

THE CREDIT WORLD

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Retail Credit Men's
National Association
INCORPORATED

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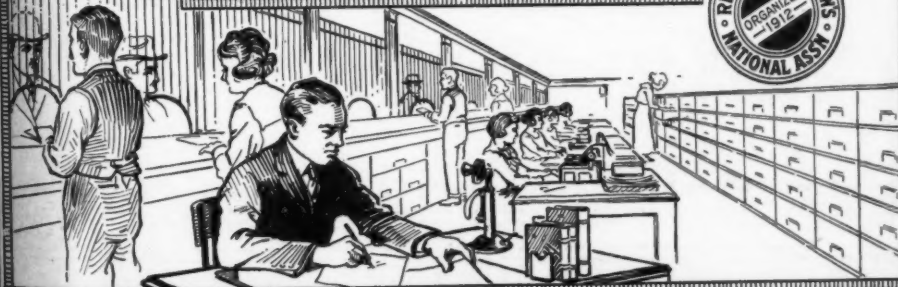
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THE CREDIT WORLD

OFFICIAL ORGAN OF THE

RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

EXECUTIVE OFFICES: EQUITABLE BUILDING, ST. LOUIS, MO.

ISSUED MONTHLY BY

DAVID J. WOODLOCK, EDITOR, ST. LOUIS, MO.

SUBSCRIPTION—FIVE DOLLARS PER YEAR TO INDIVIDUAL MEMBERS
THREE DOLLARS PER YEAR TO MEMBERS OF AFFILIATED ASSOCIATIONS

Entered as second-class matter, November 4, 1916, at postoffice at St. Louis, Mo., under act of March 3, 1879.

OFFICERS FOR 1919-20

President—Franklin Blackstone, Cr. Mgr. Jos. Horne Co., Pittsburgh, Pa.

First Vice-President—G. A. Lawo, Cr. Mgr. John Gerber Co., Memphis, Tenn.

Second Vice-President—E. W. Nelson, Treasurer Rudge-Guenzel Co., Inc., Lincoln, Nebr.

Treasurer—S. L. Gilfillan, Secretary Retail Credit Association, Minneapolis, Minn.

Secretary—D. J. Woodlock, Equitable Building, St. Louis, Mo.

TEACHING THE VALUE OF GOOD CREDITS

By J. L. White, Credit Mgr. Rosenthal's, Baltimore, Md.

Some time ago I heard the credit manager of one of the largest department stores in the country state that if he were ever to launch a large retail business he would appoint on his staff of directors the advertising man, the merchandise man and the credit manager. I fully agree with him.

The credit manager of today has become a member of a profession. His work is on the plane of a physician, for he has got to find a cure for defective credit conditions. Credit of today is different from that of the past. Business methods have changed. In years past, when credit was extended, the area of business covered by the merchant was small in comparison with that of today. Then the proprietors of establishments usually knew local families personally. If Mrs. Smith did not pay this month, she would pay the next, or even later. This method served then, but it will not do now. Today, it is necessary to pay when bills are due. In former days environment was not such a factor and style was not so arbitrary. Women did not then feel it necessary for social purposes to live above their means. The present is different, the cost of living has increased. Styles and customs have changed from month to month, and to meet these existing conditions, what has the public come to? Men and women are now living, if I must say, for the most part on the capital of the business man. The consequence is over-buying, and let me impress upon my readers that I am not imputing dishonest intentions to anyone.

Credit Men Active.

What is being done to have accounts paid regularly is too well known among the credit men of the country to go into details. Associations for the protection of the retail mer-

chant have been organized. Collection agencies to collect delinquent accounts, and many other methods have been adopted to meet the needs of credit departments.

In this country today there is an association universally known as the National Association of Retail Credit Men. This has now been in existence for about seven years, and the membership has been increased to four figures. It counts among its members some of the shrewdest men connected with the retail credit business, and through this unity has come strength. They are men high in their communities both in social and business life, and when they speak for the credit association they are not looked upon merely as dispensers of credit, but as the mouthpiece of a wonderfully strong organization.

Education Necessary.

My suggestion to them is this: Start at once and follow in the footsteps of other organizations with advanced ideas. I would have a proper understanding of credit problems and the value of prompt payment not alone heralded from the pulpit but taught at home and in places of learning. I would have the legislatures of state and city councils act. Wherever they had power, to introduce the study of credit in the schools. This is as important as anything that can be taught in the schools of our country, and when the children learn by these teachings, followed up by advice from their parents regarding the value of sound credit and the foolhardiness of going into debt, this, in my estimation, is a valuable form of education, helping toward the time, not far distant, when laws will not have to be made and enforced on a bad debtor. When that time arrives, personal moral responsibility will be higher.

THE EXECUTIVE COMMITTEE MEETING.

Our By-Laws call for a Semi-Annual Meeting of the Board of Directors, to be held in February of each year, but because of the expense of convening the entire Board, the Director's voted to hold only a meeting of the Executive Committee, and in accordance with this vote, President Blackstone called the Committee together in the National Office on Monday, February 16th. There being present, President Blackstone, of Pittsburgh; Vice-President Nelson, of Lincoln; Directors Blandford, of Boston; Solon, of Minneapolis; Strauss, of St. Louis, who held the proxy of Vice-President Lawo, of Memphis, the only member of the Committee unable to attend. Director Ahl, of Detroit, was also present to present his plans for the National Convention in his city, August 10-11-12-13.

The Committee remained in session three days, and had so much business to discuss it was necessary to hold a night session on Wednesday, February 18th.

Among the things acted upon were:

Set their stamp of approval on the National Office and the work of the Executive Secretary.

Set date of the National Convention, which will be held in Detroit on August 10-11-12-13.

Arrange for a vigorous Membership Campaign from now until August 1st, so as to reach our goal of 10,000 before the Convention meets.

Fix classification in State race for Membership Trophies.

Recognized the Associated Retail Credit Bureau and Credit Men of Omaha, Nebr., as an affiliated Local Association.

Pass Resolutions urging members to insist upon customers living up to the terms of sale, as regards their payments.

Pass Resolutions urging members to require positive identification when accepting checks in payment of cash sales or cashing same, as a matter of accommodation, also recommending that Fraudulent Check Passers and Persons buying fraudulently on the account of others be prosecuted to the full extent of the law. The co-operation of Local Associations in this respect is urged, as a means of United Action.

Arrange to have the National Office issue a series of Collection letters for the use of Members. These to be furnished members at cost.

Passed upon a new form of Trade Inquiry blank, also a special Bank Inquiry Blank.

Arranged for a Statistical Department in the National Office, so we can tabulate reports concerning percentage of loss from bad debts, losses on account of Fraudulent checks. Results from "Pay Up" Advertising Campaign, etc.

Decided to have the Convention at Detroit, not alone a Business Meeting, but Educational as well by limiting the number of outside Speakers and confining discussions as far as possible to Retail Credit Matters. Also to have general debate upon important matters by all members, so we may all get the benefit of the other members experience.

More complete details of the Meeting will be published in the April issue of the Credit World.

MEMBERSHIP TROPHIES

At a Meeting of the Executive Committee, held in St. Louis, February 16th, 17th and 18th, the matter of Membership Trophies for this year's Membership was discussed. In the past there had been considerable talk about the manner in which these Trophies were awarded, some of the Smaller States contending they did not have an equal chance with the Larger Ones.

We, therefore, have decided to award Five Membership Trophies, the States to be divided into four classes, A, B, C, D, in accordance with the number of Retail Stores reported to be in each particular State, also taking into consideration the population. The Fifth prize, is the Local Association Trophy, which is passed around from year to year to the Local Association making the largest gain in Membership, and does not become the property of the Association. State Trophies become the personal property of the State Chairman.

Class "A"

New York
Pennsylvania
Illinois
Ohio
Texas
Massachusetts
Missouri
Michigan
Indiana

Mississippi
Kansas
Arkansas
South Carolina
Maryland
West Virginia
Nebraska
Washington
Colorado
Florida
Maine

Class "B"

California
Wisconsin
Kentucky
Iowa
Tennessee
Minnesota
Oklahoma
Louisiana
Connecticut

Class "D"

Oregon
South Dakota
North Dakota
Rhode Island
New Hampshire
Montana
Utah
Vermont
Dist. of Columbia
New Mexico
Idaho
Arizona
Delaware
Wyoming
Nevada

Class "C"

Georgia
New Jersey
North Carolina
Alabama
Virginia

IMPORTANT NOTICE.

The long looked for Membership Signs have arrived and we are in position to fill orders at once. Every Member should have one in his Office. They are not alone an ornament, but serve to show your Customers that you are a Believer in Good Credit and Prompt Payment.

These Signs are 8x4 inches, with the Emblem and lettering in Black and Gold on an Ivory back ground, have an easel to stand on desk, and a brass chain so they can be hung if desired. They are the most attractive Sign of its kind we have ever seen. We placed an order for 3000, and as a result are able to furnish them at \$0.50 each, including cost of mailing. Send in your ORDER TODAY.

To the Retail Merchant and Store Owner

□

You have in your employ an individual who is charged with the responsibility of passing upon the credit of your customers. How do you regard the man? Do you consider him a vital part of your organization, or is he a simple cog in the machine—"A Clerk?" You expect this man to hold down your losses to the minimum, BUT do you give him the proper tools to work with?

You want him to be a business builder and trade getter, yet do you impose confidence in him, permit him to expand, give him time to think for himself, or do you so crowd him with clerical details that he never gets beyond the confines of the four walls of his little dingy office?

The Credit Man is a most vital factor in any Retail Business, and if he has brains enough to pass upon your Credits, he certainly is entitled to the encouragement that would make him feel he was "Somebody," give him the ambition to expand, give him absolute control over the Credit, Bookkeeping and Collection Departments, give him the best and most up-to-date equipment you can buy, give him a roomy office, with sufficient help. Fix the responsibility and if he don't make good, he has no excuse—get someone who will.

It is surprising in my association with Credit Men to find so many who are "Nobody" in their stores, and in this respect the large stores are worse than the small ones. Our great merchants in the building of wonderful merchandising machines appear to have forgotten the Credit Man. But the rising generation of young merchants are beginning to see the great possibility of developing the Retail Credit Man, of making him an Asset in place of a Liability.

The Retail Credit Men's National Association aims to make every member a Business Building Executive, one who is so well versed in Finance that he should have a place at the counsel table of his firm.

Help us in our work by recognizing the importance of your Credit Manager.

To the Retail Credit Man

□

Please read the other article on this page. Then stop and think before you read this. Could you measure up to the standard if you were given full responsibility for the conduct of the Credit, Bookkeeping, Collection Department of your firm? If the "Boss" were to allow you to dictate the salary of these Departments, could you make good?

If you cannot answer yes, or have any doubt about it, you should get busy at once and equip yourself. For the day is not far distant when Credit Men, who can, will be at a premium.

The best way to expand—to broaden your vision—to improve your judgment, is by associating with other Credit Men, exchanging ideas, absorb the best thoughts of other minds, profit by their mistakes and benefit by their experience. Attend your Local Association Meetings. Read the Credit World. Take a week off once a year and spend it at the National Convention.

No matter who you are, how much salary you draw, or what firm you represent, you can learn something from association with other Credit Men.

Let's be up and doing. Proud of our profession. Resolved to make the most of our opportunities, with a full knowledge that to be REAL CREDIT MEN, we must be willing to assume responsibilities. Be clean, upright men of Tact, Courage and Resourcefulness. No longer a clerk, but a Business Builder. The most popular and best known employee in your establishment.

ASSOCIATED RETAIL CREDIT MEN OF CHICAGO



F. I. Davison, Secretary and State Chairman
 S. E. Blandford
 M. J. Solon, L. H. Crowder
 D. W. Ahl, J. E. McInisough, President
 F. Blackstone, National President

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NATIONAL OFFICERS VISIT CHICAGO

The Associated Retail Credit Men of Chicago tendered to the Board of Directors of the National Association a reception banquet and dance on the evening of February 19th, 1920, in the Crystal Room of the Hotel Sherman, Chicago. The occasion was the first one of its kind inaugurated by the Chicago Association and it is to be repeated from month to month through the balance of the year. Mr. J. E. Murtaugh, credit manager of The Fair, Chicago, also president of the local Association, presided. There was an attendance of some one hundred and fifty men and women, among whom were most of the credit managers in Chicago. Following the dinner the guests of the occasion, Mr. Franklin Blackstone, Joseph Horne Company, Pittsburgh, Pa.; Mr. S. E. Blandford, R. H. White Company, Boston, Mass.; Mr. D. W. Ahl, The J. L. Hudson Company, Detroit, Michigan, and Mr. M. J. Solon, The Dayton Company, Minneapolis, Minn., were introduced by Mr. L. S. Crowder, credit manager of Mandel Bros. President Blackstone said in part:

"Mr. Crowder, Mr. President, Ladies and Gentlemen of the Associated Retail Credit Men of Chicago: The first thing that I wish to say is that it is a great pleasure to me as the President of the Retail Credit Men's National Association to be present here this evening in company with other Directors and Officers of this Association.

"Throughout the country, Retail Credit Men look to your Association to become one of the largest, if not the largest, in the Retail Credit Men's National Association. Your opportunities are only equalled by one other city and that other city is confident of the attainment of an ambition to excell you. The spirit of personal interest in it and co-operation will win.

"So, you see by that, that there is a feeling among Retail Credit Men in other cities that you have wonderful opportunities here for progress and for development.

"It was suggested by Mr. Crowder that it would be appropriate for me to mention one particular subject that might be of interest to you as Retail Credit Men. I will, accordingly, delay your dance program and say that it is the question that will, along every line of endeavor, promote progress in National and Retail Credit co-operation. The greatest medium for this purpose is the Retail Credit Men's National Association.

"There is a new cloud appearing on the credit horizon of America. You all know that, within the past six months, an organization has evolved and published a general labor plan and in it they inserted a clause relating to the "Nationalization of credit." Did you ever stop to analyze the result to the business interests of this country if credit should be nationalized? Do you consider that any proposition that emanates from a national organization of several million members is something that should be given more than a passing thought by retail merchants and credit men?

"It is a feature of modern life that the so-called ridiculous things of one day become the

big 'issues,' or leading public questions, of the following years.

"Another thought relating to credit conditions is, that within the next few months, there may spring up another spasm of industrial unrest that may temporarily upset the excellent credit standing of thousands of our citizens and have a detrimental effect on retail business of every kind. I know that you have in mind the fact that during the past year we have experienced one of the greatest periods of buying in the history of the retail business of the country. Some credit men reason that it is fair to assume that these reports are prophetic that business will continue to be as good and that there should be no fear for the immediate future.

"I have no fear for the future provided that every retail merchant, every retail credit man and every man who is engaged in business, every man who is employed in the right kind of an occupation, will consider that it is his duty to take part in assisting in developing in his community, or in his city, the proper idea of the relation of the individual to the welfare of the general community; to an adherence, on the part of every person, to the principles of law and order, which is the first fundamental of social and business security."

Mr. Blandford spoke as follows:

"Mr. Crowder, Mr. President, Members and Guests of the Associated Retail Credit Men of Chicago, I want to congratulate Mr. Davies on his very excellent judgment in not providing for a long session of speeches here this evening. We have come here, my friends, to be your guests and to mix with you informally and it is a pleasure for me, as I am sure it is for my associates, who are here, to meet you and greet you in such a delightfully informal way.

"When one comes to a city the size of Chicago and of such relative importance in the business life of our country, such an enterprising and progressive city, a city with such delightful and wonderful stores, a city so well organized, one hesitates even to suggest that there is any possibility of further development or further progress along any particular line. But, my friends, this is a very unusual time in our country. The conditions which prevail in every other part of this broad land are apparent, I am sure, in your own city of Chicago.

"Present day conditions have developed a new order in almost every particular and more particularly a new social order, and it seems to me that if we are to grasp the spirit of the times just now, we must recognize perhaps that the greatest outstanding requirement in our social and industrial relations in this country is for every business man and for every business woman to seek a closer personal touch with their fellow men and fellow women, and therefore, at this particular time, it seems to me that there is a greater need, a greater opportunity than has ever been presented here before for the Credit Men and Credit Women and the merchants of Chicago to organize the greatest Credit Men's organization in the United States.

"Fifteen years ago in my own city of Boston, we had no Credit Men's organization. The Credit Men of that city, and perhaps at that time for the size of the city the credit business had developed to a point in proportion to its business and its opportunity to a point not exceeded by any city in this country, and yet our Credit Men in the more representative houses were absolutely unknown to each other. By a coincidence eight or ten, of which I happened to be one, were brought together to adjust the affairs of some particular organization and in coming together perhaps eight or ten times for that purpose, we became acquainted for the first time. We discovered the value of closer relationship. We discovered the value of co-operation, and that little gathering of men, suggested the possibility of organized effort on the part of the Credit Men of the city of Boston.

"Let me tell you briefly that since that time we have developed almost to the limit of our possibilities. We have a well organized body of Credit Men and Credit Women. We have a bureau representing the Merchants, great and small, of that city where the name of every credit seeker, every individual who seeks or applies for credit in any branch of our Retail business, is tabulated and recorded. We not only send in our bad accounts or our slow accounts, but we send in all our accounts. We began by sending in all our accounts of record and we send in all our new accounts. We exchange all our references through the Central Bureau, we exchange all items of interest as pertaining to the accounts and I want to say, my friends, without going into further detail, that we have developed to a point of perfect business co-operation.

"A few years later there developed a thought of forming a National organization for the purpose of stimulating interest in other cities of the country and in eventually lining up these local organizations into a National organization, because, my friends, our local reforms can be only made effective on a National scale by the force and the power of a National organization behind them.

"But I want to say to you, my friends, that you have not begun to realize the possibilities of your position here in Chicago. You have not begun to realize what it means for the Merchants and Credit Men of your city to get

together and work along co-operative lines for what is good for the big merchant is good for the little merchant, and what is good for the little merchant is good for the big merchant, for the Credit Man representing the smaller house and for the Credit Man representing the larger house. A large building in your city of Chicago with one of the floors covering a very large area with scores and perhaps eventually hundreds of clerks, scores of large files, numerous telephones, all the facilities of a modern Credit Bureau and a large membership of Credit Men coming together as often as you may find it possible and convenient, dividing perhaps in your sub-divisions according to your particular lines of business, your specialty houses, your coal dealers, your grocers, if necessary your larger department stores and so on, and discussing and exchanging the ideas which are pertinent to your business.

"I trust that this meeting may be but an augury of what is going to happen, that when it is my pleasure at some future time, and those of my associates, to come to the city of Chicago, we may find even a greater simulating interest than we have found on this most delightful occasion."

Mr. Solon, of the Dayton Co., of Minneapolis, followed with a short talk in which he advanced the thought that Chicago would be an ideal place to hold the 1921 convention.

Mr. D. W. Ahl, of J. L. Hudson Co., of Detroit, told of the plans being made by the Detroit Association to entertain delegates to this year's convention, on August 10, 11, 12, 13. He suggested the Credit Men of Chicago charter a lake steamer and moor to Detroit in a body.

Mr. Davies, secretary of the Chicago Association, and also State Chairman for Illinois, predicted that the Chicago Association would in a few months capture the laurel of "Peerless Memphis," and make Connolly and his New York giants look like Class "E" contenders.

The dinner was followed by a dance and in all the occasion was one of enjoyment. It is hoped that the visitation of the executive committee of the Board of Directors and the occasions as a whole will prove a stimulus to the growth of the local association in Chicago.

\$10.00 BILLS RAISED TO \$50.00

Mr. Frank E. Baker, Credit Manager, F. N. Arbaugh & Co., Lansing, Michigan, reports the arrest of a woman passing \$10.00 bills raised to \$50.00, by pasting the figure 5 from a \$5.00 bill over the figure one. She was held for the Federal Authorities.

LOST UNSIGNED CURRENCY.

On January 17, 1920, at 4:20 a. m., the Kansas City Southern Railroad depot was held up. A mail sack containing \$1,300 unsigned currency of the First National Bank, Westville, Okla., in denominations of tens and twenties bearing numbers 2195 to 2220 inclusive, was taken. If any of these bills are presented, the nearest office of our detective agents should be notified.

PAY UP CAMPAIGNS.

We regret that lack of space prevents us from publishing copies of the advertisements being run in Tulsa, Houston, Minneapolis, Lincoln, Denver, Duluth, Worcester, Mass., Knoxville, Spokane, Wichita and other cities. There is great activity among local Credit Men's Association and almost every week there is a new "Pay Up Campaign," being conducted in some section of the country. These cannot fail to help all Credit Men and Retail Merchants. These Associations are bringing home to the individual the necessity of Prompt Payment.

HAROLD COLONNA

We are anxious to locate Harold Colonna, formerly Hotel Gotham, New York, also Metropolitan Opera House Company, Thirtieth and Broadway, New York. Advise National Office if you know anything about him.

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DAYTON, OHIO, TO HAVE CO-OPERATIVE BUREAU.

Mr. Wm. H. Miller, Secretary of the Retail Merchants' Association of Dayton, is one of our most enthusiastic and hard working members, and through his efforts, the Dayton Local Association will soon have a Co-operative Bureau, patterned after the Cleveland Association.

Mr. Miller is a member of the State Membership Committee, and has resolved to help Bill Gray, of Cleveland, win the Trophy. The National Office expects a large increase in members from Dayton in the near future.

CREDIT BUREAU MANAGER WANTED

A live City in Eastern Iowa is in need of a Manager for their Associated Merchants Bureau. This is a good opportunity for a man trained in Organization work, as the merchants of this City are very progressive and have an excellent Association. Anyone interested please write the National Office at once.

NOTICE.

In sending information regarding Fraud checks, etc., to the National Office for Publication, please make sure that fraud can be proved, particularly when you mention names. We do not wish to do an injustice to anyone and will not publish names unless assured the information is correct.

ST. LOUIS ASSOCIATION GROWING.

D. J. Woodlock, Secy.
Retail Credit Men's National Association.
St. Louis, Mo.

St. Louis is pleased to note Missouri leads for the states in new memberships. St. Louis Association has 77 additional applications which will be reported to the National Office as soon as checks are received. This will give St. Louis at least 300 National members. By the time of the Convention in August we expect to have 400 as each member of the Bureau as his contract becomes due is required to join the National Association, the National dues being added to his bill.

A. J. KRUSE.

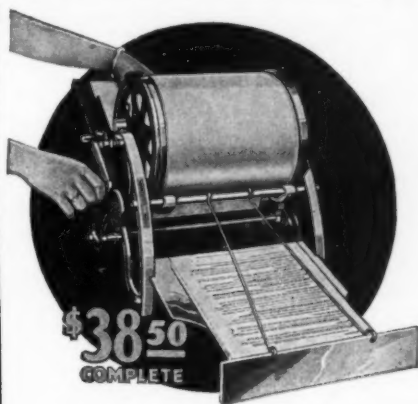
WARNING.

Checks of \$25 and \$35 on printed form using the name SOUTHWESTERN AUTOMOBILE INSURANCE CORPORATION, signed A. L. Louis, secretary, have been arriving at Wichita from Lawrence, Kansas, today and other points. Checks were payable to Doyle J. Darling and Frank C. Johnson, the latter with fictitious address of 214 East Twelfth street, Wichita, Kansas.

A TELEGRAM FROM CINCINNATI.

Check worker five foot ten, medium complexioned, smooth face, Jewish features, well dressed, dark gray overcoat, soft hat, believed same operator at Columbus, Ohio, several months ago under name of Glick. Has check O. K'd. Small amount. Switches check for large amount. Brilliant operator.

R. K. CHAPMAN.

**Collection Letters
20c per Thousand**

Here's a machine that prints a thousand excellent form letters for 20c. Letters with the crisp, sharp appearance of typewritten originals. It saves 92% on form letter work.

**ROTSPEED
STENCIL DUPLICATOR**

prints anything that can be typewritten, hand-written, drawn or ruled. Easy to operate. Just write the form. Attach the stencil—turn the crank.

No type to set, no delay, no muss.

Write for FREE Trial Offer

Find out how much the Rotospeed will save you. It has saved one concern more than \$1,000. It is a money maker in the collection business. Write at once for samples of work and details of our liberal free trial offer.

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Dayton,
Ohio

The
Rotospeed Co.,
219 E. Third St.
Dayton, Ohio

Send me at once
samples, booklet and
details of Rotospeed
free trial offer.

Name.....

Address.....

LIMITS AND OVER-LIMITS

By Frederick W. Walter, Credit Manager Gimbel Bros., New York.

Last month, we discussed Authorizing Charges, and the question of over-limits is so closely allied to this topic as to be practically part of it. Why should there be a limit assigned to accounts? The answer of course, is that there must be some boundary set for the authorizer, either in the delivery station or at the refer desk to guide him in checking out merchandise on an account that has already been opened. In the wholesale account, the matter of limit of credit of course, is more readily arrived at by reason of the fact that we have under consideration a financial statement setting forth in a very definite way the assets and liabilities of a customer.

With individual purchasers, we do not have such limits and our judgment in extending credit must be based largely on the general information given us regarding our applicant and will depend in a great measure on our ability to judge as to the paying capacity of a man when his position or business occupation is carefully looked into. The amounts assigned as limits will be governed largely by the customs of the establishment, by reason of the fact that there may be one or more checking or authorizing stations, which will introduce a certain amount of complication into the transaction.

One prominent house places its limits in six groups, \$25, \$35, \$50, \$75, \$100 and \$200, classifying the people to whom these limits are to apply as follows: Limit, watch, fair, good, well-to-do and wealthy. This particular house enjoys the advantage of having its authorizing done in one central station, thereby assuring complete control of all the merchandise that goes out of the house. In a great many other stores, however, there are anywhere from four to twelve checking stations and a different system must be followed. However, we will look at the fundamental principle that underlies all these transactions.

After the credit grantor has decided that he will assign a particular limit, it very frequently develops that a customer will purchase a bill of goods that is far in excess of the limit set and some of our less experienced members have often wondered why merchandise amounting to several hundred or thousands should be checked out on an account with a limit of \$50. That of course is determined by the information presented to the Credit Manager at the time the account is opened, and upon his careful judgment, after considering the evidence before him and after an intimate conversation with his customer, he can readily arrive at such a conclusion. But for the present we are going to consider the everyday treatment of limits only.

We will suppose for convenience that our customer is considered as being in "fair" circumstances, that we have assigned him a limit of \$50. With some houses this means that the authorizer is permitted to check out purchases as high as \$50 at any one time, and is therefore compelled to remember from day

to day about how much the different customers have bought. This does not seem fair and one method in vogue seems to me to be a really remarkable solution of the situation. Here, in a centrally located bureau, the authorizers are permitted to check out as many transactions as they wish, amounting to 20 per cent of the limit; in other words, the customer can make as many \$10 or less purchases during the day as desired, but should she buy an article amounting to \$10.01 this sales check is referred to the main office for attention.

On the face of it, it would seem that the refer checks would be unnecessarily increased, but as a matter of fact, on a careful audit covering several months, it was found that these additional refers were only 7 per cent of the total number of schedules referred to the Credit Office for attention, besides, however, relieving the other authorizers of the responsibility of remembering what the customer had bought and relying on the law of averages to offset unwarranted purchases which might occasionally occur. When the charges are posted to the customer's account and the account reaches the limit, the information is immediately given to the clerk attending to that part of the work who consults the collection records to determine how the customer has been paying. If the customer's habits of pay have been uniformly satisfactory, no change is made on the limit of the account but purchases are allowed to continue up to another 50 per cent increase. If the habits of pay, however, have not been satisfactory, the account is restricted, resulting in all schedules being referred to the Credit Office, and if the customer then buys, proper action is taken, either asking the customer to call regarding her selections or sending a letter notifying the customer that this particular order is being filled but before buying anything more, she must take care of the old bill, or telling her that the present order will not be filled until she pays the old bill and pending receipt of her check the goods will be temporarily held up.

It is our contention that the Collection Department measures to a great extent the success of the Credit Manager, after passing on his accounts, for their own records should always be a duplicate of the Book-keeper's records in so far as monthly totals and monthly cash is concerned and in this way an immediate and accurate history can be had of the customer's bill-paying habits, for after all, as one executive puts it, "It is not so much what a man has, but what he parts with—as what interests him."

When the account is opened and the limit assigned, we immediately think of our discussion of "opening the account" and the limit itself is the last thing that is given. This depends entirely on the Credit Manager's judgment as to the class his customer belongs to. After this has been determined, it is obvious that the refer authorizers should be selected

with great care, for in the majority of instances they are virtually assistants to the Credit Man in that they can handle a great many details which need not be submitted to him or his assistants and yet in this very transaction a limit can be mechanically set to control their activities.

At this point, the problem of how to handle present day purchases presents itself. In other words, should our limits or ratings be raised or kept at the old basis and thereby give more work to our refer clerks? I do not think it wise to let down the bars as it will then be too easy for accounts to get out of hand. On the other hand, due allowance must be made for the fact that even if persons are buying to the same extent that they did two or three years ago, their volume of purchases is practically twice as large and a great deal of allowance must be made for this condition. In many establishments the authorizer's value to the house depends largely on his ability to remember its customer's names and whether or not they are in good standing with the house; with others, this method is absolutely forbidden and all schedules must be checked with reference to the index provided for that purpose.

It is at all times desirable to reduce the number of refer checks where possible, and make this part of the store routine as mechanical as is consistent with safe practice. The question naturally comes up as to what percentage of charge schedules can reasonably be expected to be referred. This naturally varies in different establishments and runs all the way from 10 per cent to 30 per cent of the daily charge sales checks. Naturally anything that can be done to reduce this number means for greater speed and efficiency in the delivery of a customer's merchandise.

Constant revision of credit records is necessary, especially now, in order to keep our vital statistics up to date. Changes in business, residence, increase or decrease of salary impose new responsibility on the reporting agencies in furnishing credit information on individuals. The human element of weakness is always present to remind us that our favorite bum account is always managing to get away from us despite all our precautions. The moral risk after all, is the fundamental basis for opening an account, and as you know it more than easy for one so disposed to make a clean-up without any particular effort.

It is still a custom in certain quarters in giving a reference on a customer to say, "Line of 50, old account, satisfactory pay," and the fallacy of granting credit on such information, which is taken from the ratings on the account, is only too plain. The line that one house will establish for its account does not give any fair basis for another house on which to predicate its judgment. Some houses also do not change their limits as long as purchasers are within the figure assigned even though payments may be anything but satisfactory. Right from the initial application for an account, runs the scarlet thread of caution through every phase of subsequent activities, and although this particular subject as a single

unit is comparatively small in its scope, it is inextricably bound to all the preceding as well as later operations, so that it is quite impossible to establish any sharp line of demarcation.

The entire history of our retail charge accounts must be read as a whole, for no single operation can be glossed over without at once losing the full sense of balance and precipitating the Credit Manager into a very unhappy state of mind.

One other feature affords ground for a very interesting discussion and that is—shall we notify our customer as to the limit that we have placed upon the account, except in such rare instances as we may have compromised our judgment with our desire to make a sale, and allow him a small accommodation account, for which we manage to get the customer to promise to be sure to pay the amount according to terms, and that which will not go over some ridiculously small figure? Incidentally, how many times do you get stuck on these transactions? Generally speaking, it is conceded not a wise plan to give the customer any idea as to the limit placed upon her account, and some houses even have the rating coded on their papers so that if by chance Madam should see these papers on the Manager's desk, she will not have any idea to what it referred.

Despite all the precautions which may have been taken, the authorizers will still manage to check out items to people who do not have accounts, or on accounts which have been permanently closed by reason of slow pay or other serious restrictions placed on them. These are simon-pure bone-head plays, of course, but like the poor, they are always with us and it is our problem to reduce them to a minimum, not only in volume but also in number.

Some firms make the authorizer responsible for the collection of all such items, but this does not seem exactly right for several reasons. In the first place, a mistake is always a mistake which can happen in the best of regulated families and to expect the clerk to collect such an item is to ask him to do something that is not in his line and at the same time imposes an unnecessary burden on the others in distributing among them the regular work to be done while the first one is out doing work which he should not have to do. Too many such errors naturally and automatically eliminate the offenders.

One method in successful operation is to give to each authorizer a monthly stipend of a nominal amount, say two or three dollars, as a bonus for 100 per cent work. For each error a deduction of ten cents is made and at the end of the month the total of these deductions is divided among such of the clerks as have clean records.

This means that nothing is taken from the regular pay. The incentive to gain the additional compensation, however small, is great and the feeling of pique at having to share with others something that might have been theirs in full stimulates the employees to greater activity and makes for greater accuracy.

DETROIT

AUGUST
10-11-12-13



THE Executive Committee of the Board of Directors, at their meeting in St. Louis set the convention dates as Aug. 10 to 13, inclusive.

The meeting will be held in the auditorium of the Statler Hotel, Detroit, and we have practically reserved the entire hotel, as we expect at least 800 visitors. Make arrangements now, so you can be with us.

President Blackstone has promised there will be something to learn during every minute of the convention. Topics of vital interest to both large and small merchants will be discussed.

Director D. W. Ahl, of the J. L. Hudson Co., Detroit, has the entire membership of the Detroit Association on its toes making arrangements to make your stay in his city pleasant.

Detroit is a first-class, live American city. A delightful place to spend a vacation, easy of access, and their retail stores are classed among the best in the land.

Local Associations should begin NOW, to form Detroit Convention Clubs. Let us break all records this year.

JOHN D. CLARKE.

Mr. John D. Clarke, formerly Credit Manager of Lansburg Bros., Washington, D. C., is now connected with the Lamson Company of Boston. He will visit Credit Men in all parts of the Country in the interest of his Company, and as he is an enthusiastic booster of our National Association, we feel our members will be interested in meeting Mr. Clarke.

BUREAU OF STATISTICS.

We expect to establish in our National Office, a Bureau of Statistics to obtain information of vital interest to Retail Merchants. We will record figures showing the percentage of loss from Bad Debts, Fraudulent Purchases, Forged Checks, tabulated according to section of the country, kind of business, etc.

This information will be secured through a questionnaire, and no one, not even the National Secretary will know the individual store reporting.

It is a big job, and we ask the co-operation of our members. We feel the figures will be very interesting to all Retailers.

GOOD WORK

In the February issue of the Credit World we published a letter from A. Livingston & Sons, Bloomington, Ill., telling of a check artist signing himself A. L. Krome. The Book was issued on Feb. 10th. On Feb. 23rd, we received a letter from W. D. Morris, Jr., of the Jno. Van Allen & Son, Department Store, Clinton, Iowa, telling of the arrest in that city of John Kontas, who answers the description of Krome, and who was traveling with a woman who claimed to be Mrs. Allan M. Krome. In their baggage were articles of wearing apparel, shoes, neckware, etc., bearing the name of stores in Illinois, Indiana, Ohio and Iowa.

On February 24th, we received a letter from F. E. Matthews of the Edward Wren Co., Springfield, Ohio, saying Allan L. Krome had worked several merchants of that city.

We believe Clinton, Iowa, has captured a pair of check artists who have been swindling our members in all parts of the country.

Judge Barker has sentenced the man to an indeterminate sentence which means he will be out again in a short while, unless other members prosecute their case. Let us make an example of a few of these fellows. Will the Retail Merchants of the country provide us with a prosecution fund? It would be worth while in cases of this kind. A few of these fellows behind the bars would have a great moral effect.

Write the National Secretary if you want this couple.

CATCHING THE BAD CHECK ARTIST

Reports indicate Retail Merchants are determined to put a stop to the Check Forger. Important arrests have been made in a number of cities where we have members.

Many of these fellows are caught because of the notices in the Credit World, and we have received many letters complimenting us upon this work. Co-operation through the R. C. M. N. A. will eventually land them all in jail.

IT'S TIME TO SHIFT THE GEARS INTO "LOW"

By A. L. Lathrop,
Trust Officer, Union Bank & Trust Company
of Los Angeles.

In our effective participation in the war with Germany, the American people, on high, took the steepest grade they will ever encounter, then sealed the gear shift, and have forgotten all slower speeds. Having crossed the summit, we are on the down grade, on the other side, leading to the dead level of normal times. As we descend are we putting on the brakes? Are we using compression? As a people are we doing any of the needful things to effect a safe and sane transition from post-war to normal peace conditions? No! On the contrary, we are standing up in the machine, watching the scenery go by, oblivious to the fact that at the bottom awaits a crash, unless we slow down and hit the level road of normalcy at some different pace than the present heedless and headlong rate at which we are going.

Never, at any time since the war began, were potential ills of a national character so hard to counteract as now. Under pressure of war conditions and in the face of definite duty and concrete menace, the people responded to appeals. The necessity for self-denial, the need of thrift, economy and conservation everybody saw and recognized. But now, with the war won, with the currency inflated to a point where money is more plentiful than ever before in the memory of any living man, with labor at a premium and dictating its own rewards, and the peoples of the earth bidding for our patronage, the American people are in no mood to listen to the still small voice that counsels prudence and economy.

The nation is on a spending spree, a saturnalia of extravagance beginning in the Halls of Congress and extending to the lowliest in the land. Our representatives have so accustomed themselves to spending billions, that a paltry score of millions is held in contempt. "Get it spent before it's all gone," like the Irishman's pint, seems to be the present aim of the American Congress and people, and unless some sobering influence is brought to bear, unless some restraining hand is laid upon our people, we are headed for "the cold gray dawn of a morning after," and in tears and lamentations will mourn the loss of an opportunity to establish and maintain this nation, economically, at the head of the peoples of the earth.

We must put on the brakes! Cease this riot of senseless spending! Get back to the homely virtues of economy, thrift, work! Follow the precepts of Franklin: practice those sterling qualities of frugality and industry naturally inherent in the American people, a heritage from Pilgrim ancestors.

Is is often said, in a comforting vein, that we may trust the good common sense of the American people. This is true, once it is awakened, once the public common sense is aroused; but when no word of warning is thrown out, when from high places issue

no words of caution, when the national prosperity is being sacrificed on the altar of petty partisan politics, when extravagance and waste are condoned and indulged in by the leaders of thought and action, throughout the land, what wonder that the people follow in a mad welter of extravagance and waste the like of which the four walls of heaven have never before looked down upon.

What's to be done? The answer lies in the formula: "Work and save." Here we have all the Law and the Prophets, the first and last words on the subject. A sure and certain cure, a solution, than which there is no other. Call out the Four Minute men, employ the press, shout it from the housetops, carry the message to the Halls of Congress, and State Legislatures, into the palaces of the rich, and the cottages of the poor; let it be the slogan of the office and the watchword of shop and factory. Make the American people realize, definitely and concretely, that in these words, "Work and Save," lies the secret of their salvation from the miseries and ills to which their present path of recklessness and extravagance will inevitably lead.

It's time to put on the brakes and go into "low."

GIMBEL'S, PHILADELPHIA, SEEK 100,000 NEW FAMILY CHARGE ACCOUNTS.

Gimbel Brothers have launched a campaign for a hundred thousand more "family charge accounts." Announcement of the fact is made in a circular issued on their silk sale which began this week and the opportunities to be had in their February furniture sale.

"The Gimbel store is a distinctly family store," they said. "Many thousands of Philadelphians depend on it altogether for dry goods, for garments for all members of the family, for shoes and for all needed furnishings and adornment of the home and for groceries. The international character of the business—our three stores, New York, Milwaukee and Philadelphia maintaining resident buying in European centers and in Japan—make possible a distinct leadership—first in value-giving—first in fashions."

"Will you not join the Gimbel family," they continue, "making the store your downtown club during 1920?" They then point out advantages accruing to charge customers and close with the statement, "This is a campaign for a hundred thousand more family charge accounts."

SERVICE

In the February Credit World we published a list of 192 addresses wanted and, because, many of our members read this list, we located 74 debtors. This means that members who reported these names will get back in the collection of old accounts more money than they would pay for membership in this Association in years.

This service can be increased by your hearty co-operation.

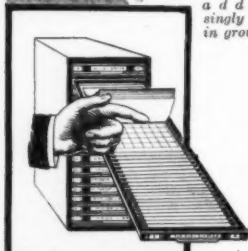
Tulsa, Oklahoma, now has 104 members. Look out "Peerless Memphis" they will get you yet.

Kardex Your Business

Delays Waste Costly Time



Cards and holders
can be removed or
added
singly or
in groups.



If the Credit Manager had his customers' rating and credit data Kardex-ed, he could verify charge purchases in seconds instead of minutes. Don't allow your customers' time to be wasted by obsolete filing methods.

Your record cards—old or new—can be made to answer your questions as soon as they are asked if kept in Kardex.

Each record card is held in an individual transoloid pocket, with index item exposed to view, yet fully protected from dust, dirt and constant handling.

Both sides of every card are available for instant use without removing from holders. Automatic "OUT" signal warns of cards removed. Transparent color signals, easily applied, permit any desired classification. No other system gives you as many advantages.

Any records in any business can be "Kardex-ed." Steel cabinets are available for any number of cards, from a hundred to a million.

Write for Kardex Catalog

An authority on cards-in-sight systems. It explains exclusive features of Kardex. Find out how easily you can convert your present system to Kardex and the big savings in time and clerk cost that result at once. Enclose samples of the cards you now use.

Kardex Service Means Prompt Deliveries

American Kardex Company

2062 Kardex Building, Tonawanda, N. Y.

Branch Offices and Representatives
in Principal Cities



Kardex

CARDS IN SIGHT

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AUTHORIZING THE CHARGE

By Joseph B. Auerbach, Credit Manager Bloomingdale Bros., New York.

Your Educational Committee, through its chairman, assigned the preparation of the brief covering this subject to Mr. Arnold Kann, credit manager for Bruck-Weiss. Mr. Kann worked assiduously in the preparation of the brief, and am sure would have presented one which would have been both a credit to himself and to the association, but for the fact that unfortunately, due to a sprinkler accident in his office, the notes, in preparation of which so much time had been given by him, were completely destroyed. The limited time available with the disturbance in his own office work which this accident created, prevented him, much to his regret, from giving the time to the preparation of a new brief.

It was then up to me to step into the breach upon only a day's notice and to try to prepare something covering the subject that might be interesting to you. This would not have been possible, however, except for the very kind assistance of one of the members of my office staff (Mr. Schweitzer) and also that of the stenographers who worked over-time on the notes that had to be so hastily prepared.

I would have liked to have the time to prepare something worthier of this important subject and of your attendance upon it, and must ask your kind indulgence for any lacks that may be noted, offering in expiation of these, simply the short time (twenty-four hours) in which had to prepare it.

Now, enough of excuses.

Authorizing the charge, in my estimation, is one of the most vital features of Retail Credit Work. For no matter how careful or experienced the credit man, if the system in authorizing the charge is poor, if errors occur frequently, the reputation of the credit man and the success of his department are both placed in grave jeopardy.

The ability of the executive to delegate to others routine work, thereby reserving to himself the time necessary to effect better methods and efficiency, or standardization and economy, will largely determine his own success and that of his department.

Too many credit executives, in my opinion, spend time in performing routine work that might well be delegated to others.

The subject of authorizing the charge is deserving of the best attention that we can give it, not only from the standpoint of the credit department, but also of the store. To illustrate: Just consider that if a customer is kept waiting five minutes for a package which should have been released in one minute, that the store will lose at that rate 80% of the PURCHASING POWER of that customer.

Most store owners realize the increased customer purchasing time which efficient service brings, and have spent liberally in providing every possible facility for improving store service.

However, due to the complexity of store organization, it is not possible, except at prohib-

itive expense, to establish an absolute centralized control over the amount of charges passed.

To do so would require the immediate posting of every charge authorized so that before another charge is passed the exact amount outstanding on the account will be known, and with the credit information and previous experience on the account enable such action as these warrant.

The need for the establishment of a method of the quickest possible communication between the credit office and every credit authorizing section and the sales floor—not only for charge-take transactions, but also charge-send transactions—cannot be over emphasized. Likewise the close co-operation of the book-keeping department with the credit department is imperative if a close check on the authorizer's work is to be had.

The business of authorizing the charge naturally falls into distinctive divisions or groups, all of which, however, are intimately correlated. These are as follows:

1. The sales check.
2. Means of identification.
3. Means of Transmitting the Check to be O K-ed.
4. Means of O K-ing the Charge.
5. Charge Takes.
6. Slight Irregularities.
7. Authority of Authorizers.
8. Restricted Accounts.
9. Reserving the Charge.
10. Changing Instructions on Accounts.
11. No Account Charges.
12. Charges in Error.
13. C. O. D. in Error.
14. Authorizers' Records.

1. The Sales Check:

The form of the sales check does not concern us here particularly. Of course, the form must adapt itself to the method of authorization.

The matter of writing the sales check is, however, of great importance in authorizing the charge. Co-operation and care must be shown by the entire selling force. Illegibility, and carelessness in spelling or in getting the correct initial or the correct address handicap the authorizer to a great extent. Every part of the check should so be written that one can tell at a glance what the name and address, and even the items are. The figures, too, must be carefully written. It has often been brought to my attention that the amounts are not written in the proper columns and an authorizer who is in the habit of looking in the dollar column for the amount of the charge will often misjudge the amount if figures are not carefully written and carefully placed on the check. The full name is, of course, essential. Charges for surnames which are common are often delayed because the initials are incorrect or incomplete.

The check must be, of course, be completely filled out. A good many houses have found

it to be a wise policy to have the sales person specify who is doing the purchasing. If it is one for whom the account is run, all that need be marked is "Self." If some one else, the name must be clearly noted. The advantages of demanding this from the selling force are, of course, obvious.

It is often difficult to get a negligent floor manager or sales person to fall in line with these demands and it has been found that if the authorizers are strictly instructed not to accept charges for which the sales checks are incompletely and incorrectly filled out, that the delay necessitated in sending the check back to such sales people, will bring home the fact to them that their time and energy will be saved if they comply with the request of the O. K. Office. Sales checks when transmitted through carriers should be so folded that the name and address will be uppermost. And where alphabetical division obtains among the authorizers, it is wise to require sales clerks to print the initial of the last name.

2. Means of Identification:

The means of identification, at best, are a matter of judgment.

Two general principles have been adopted by various houses. Some houses have instituted numbered coins which are issued to each charge customer. It is expected that the customer will bring this coin whenever she wants to do any shopping or send the coin when she desires others to shop for her. Floor men and sales people then need not use any judgment but are permitted to have the coin act as a decisive identifier. In such cases, of course, houses have found it necessary to issue daily lists to all floor men of the numbers of those coins which have been withdrawn or upon which special instructions have been passed.

The coin system while it has some advantages, has again many disadvantages. Many people, especially those of the better class very often do not take their coins with them and of course, the floor man must either embarrass the customer or use his own judgment, which is just what this system tried to avoid. Then again the coins may be lost, and found and abused by ill-intentioned people. I have heard it remarked by people whom I have interviewed that they dislike the idea of carrying coins with them. Indeed, some folk often, when they find that they have forgotten their coin, will not shop in that particular store for fear that they may be embarrassed should they desire to take something with them.

To overcome the evil and disadvantages of the coin system, many houses are identifying their charge customer by the signature and floor man method. That is, on all charge take sales checks, the signature of the customer is required together with the signature of the floor man. The customer's signature is taken to compare with the records in the office. Houses which authorize under this system make it their business to secure the signatures of all those who are authorized to purchase. The floor man's signature which is required on a charge-take, signifies that he recognizes the customer as such. It is, of course, impossible for a floor man to know every account on the books, but the understanding is that people who are selected as floor men should use dis-

cretion and judgment. Of course, the truth of the hypotheses that floor men have judgment, is an important consideration.

There are numerous means of identification which a floor man can request or notice without embarrassing the customer. In cases where the floor man does not feel sufficiently secure in authorizing a delivery, he is supposed to refer the customer to the office for identification, but the opposite is really the case. It is very infrequent that a customer does not carry some means of identification with her. It has been found by actual practice in comparison with other shops and by remarks made by customers, that they find the latter method more convenient and make for more pleasurable shopping.

3. Transmitting the Check to Be Offered:

There are various methods of delivering the charge to be O K-ed by the Department of Accounts. Some of the houses have the charges O K-ed right in the Delivery Department. The charge check is delivered to the authorizer here together with the package either by means of chutes from the various departments or by means of belt conveyers.

In some of the specialty houses messenger service is used, or the sales-person takes the charge to the O K Office or Division personally.

In houses where the charge is not O K-ed in the delivery, there is usually a pneumatic tube service by means of which the charge is sent to a Tube Room and when a refer is necessary, it is relayed by a tube to the charge office.

In the use of the pneumatic tubes the authorizers must be instructed to take great care in the handling of the carriers so as not to clog the tube system and thus delay the return of the charge.

Night work is necessary in those houses where the charge is authorized in the delivery.

Other houses, particularly on take authorization work, have adopted the use of the telephone with electric authorization stamp attachment.

4. Means of O K-ing the Charge:

The machinery for O K-ing the charge varies as does the system of each house. In those places where the charge is authorized in the delivery, the hand stamp is usually used. The stamp is shaped differently at either end, one end carrying the letters C. O. D. and the other O K, both have the date and initials or name of the authorizer.

Perforating machines are in vogue in those houses where the authorizing is done in the tube room or in the Charge Office. These machines usually perforate the word "charge," the date and the initials or code for the authorizer using the machines. Some houses have a time clock attachment to their machines so that the time of authorization of the charge is evidenced.

People who have been authorizing a number of years claim that there is less exertion and more ease in authorizing with the hand stamp than there is by means of a perforating machine whose motor power is either the hand or the foot.

On charge takes where the customer is in

a hurry and where the floorman can identify her as the customer, the charge may be authorized by phoning either the tube room or the O K Office. In such cases, of course, it is important that the floorman or sales person phoning get the name of the person O K-ing the charge at the other end. Of course, where the phone authorization method on takes solely obtains, the electrical stamping device, completes the authorization.

Those houses where the authorization is done in the delivery, there are numerous possibilities for error. In addition night work is required regularly. Due to this, of course, it is sometimes rather difficult to get the best kind of help for the important work of authorizing.

5. Charge Takes:

It is important for the convenience of shopping that system be devised to speed charge takes. It is important in this connection, too, to have a well-thought out plan, one which will both speed the authorizer and at the same time prevent, as far as possible, fraud buying. Those houses where the coin system is in vogue, delivery on charge takes is simplified where the customer brings the coin. Where the amount is beyond the authority of the floorman, the charge check is sent immediately to the authorizer; where the customer is in a hurry or where the charge is delayed, the floorman may use the telephone and have the charge O K-ed in this way.

In houses where the charges are authorized by the tube system and where coins are not used, greater care must be observed in preventing frauds. Different colored carriers are used so that the authorizer may know which is a charge taken and give it preferred attention.

In all large establishments, the floorman and sales people are permitted to deliver to customers up to a certain amount without waiting for authorization from the charge office. This amount varies. Usually, however, the sales people are permitted to deliver up to a small amount definitely limited without even the floorman's signature. Floormen are permitted to deliver up to a somewhat larger amount, also definitely limited, without waiting for the charge office's O K. On larger amounts the charge is referred immediately to the authorizers. On all charges taken, however, the customers' signature should be obtained.

It often happens that children, relatives, friends or servants of a person may come in with perfectly good intentions to buy on some account. Where definite instructions have not been given, it is very important to watch such charge takes. In such cases, too, it is best that the charges be confirmed over the telephone by the authorizer. It may occur that the one for whom the account is run cannot be reached by phone and it will be necessary to send for the customer. It may also happen that someone is taking goods against the instructions of the customer. This is sometimes done by people who are ill-intentioned, and then again the person who has given the instructions has forgotten and has asked a particular friend or relative to shop on her account. Nevertheless, the charge office must

be sure that the purchase is proper and the customer must be called to the office.

It often happens that someone is buying and attempting to take goods with them when the account is restricted, closed, etc. In this case, too, the customer must be sent for. Where the sales person or floorman has used the telephone, it is easy enough to tell the floorman to ask the customer to step to the office. Where the charge comes through the tube or brought up by messenger, the clerk can be instructed either by form or orally to ask the customer to step to the office. In no case should the floorman or sales person know the reason, no matter how bad the account might be, or how suspicious the character may look. In cases where fraud buying is plainly evident, it is wise also to inform the Detective Staff of the house to go to the department where the charge is presented and see whether or not the customer will identify herself or will obey the instruction to come to the Charge Office. It sometimes happens that perfectly honest and well-intentioned people are victims of over-much care or victims of their own negligence in not restricting orders and it is often difficult to pacify their indignation. A good customer can easily be retained and a Mrs. Slow-Pay or a Mrs. Over-Buy can usually be made to see the light if the interviewer is careful and tactful.

6. Slight Irregularities:

Irregularities in the charges presented often occur. A charge will often present itself with a different address or a different initial. In this case, it is usually the custom for the authorizer to send the check back to the department requesting the sales person to ascertain if possible another address or give the correct initials. Most likely, however, the customer has already left the department and the sales person cannot do much to help the authorizer. The charge is usually then referred back to him with this information. It is then necessary to verify the charge.

Where the address is different, an attempt should be made to reach the person who has the account on the telephone either at his business address or the old address and see whether or not this is a new address or a fraud buy. Where the initials are different, similar care must be exercised as very often different families may reside at the same address, or various members of the same family may desire to run separate accounts or certain members of the family may not wish their relatives to be charging against their accounts. Confirmation should be secured before charges are passed on any such irregularities.

7. Authority of Authorizers:

In all of the larger establishments there are usually two sets of authorizers, one known either as the Tube Room Authorizer or the Authorizer in the Delivery Department and the other known as the Refer Authorizers working right in the Charge Office.

The authority of the authorizer in the Delivery and the Tube Rooms is very clearly defined and limited. In O K-ing all charges they are not to exceed a certain percentage of the limit. They are not permitted to authorize any charges on any restricted account, nor

have they the authority to accept charges where the initials or addresses differ. Charges which come under these mentioned cases are referred to what is known as the Refer Authorizer whose authority is much wider and who is very often in many concerns assistant to the Credit Manager.

It is necessary to have various aids for the Refer Authorizer so that his work may be speeded and at the same time accurate. Forms should be provided so that if he is not working right from the ledger, an errand boy or girl may secure for him at any time the amount owing up to date including the charges recently posted. The ledger or balance cards, or similar materials should be available so that he may know the payment habit is necessary. Form should also be ready to ascertain from the cashier if possible whether a payment had been made.

It is often well to devise some plan of setting forth maximum limits, based on "limit-classification" and "payment-habit" from which refer authorizers can guide themselves in authorizing charges.

8. Restricted Accounts:

Accounts which are restricted in any way must be referred by the Tube Room or Delivery Authorizer to the Refer Authorizer.

On restricted accounts, accounts which are marked Refer Pending Settlement, or Refer Pending Interview, or refer for any reason whatsoever; accounts which are marked Over the Limit, or restricted in any other way, proper forms should be used so that all information may be submitted together with the charge to the assistant Credit Man or the Credit Man himself. In this regard, it is important that the Bookkeeping Department be devised with a system so that the indexes from which the authorizers work may be properly marked when an account becomes Over the Limit, or when the account should be referred Pending Settlement. Standard practice rules in this regard vary in different houses but the following is typical:

"Every day the bookkeepers are to list on specially provided sheets, the name, address, folio number, amount owing up to date and date of last payment on all accounts which are overbuying or referred for the first time as Over the Limit or Overdue. Also all accounts which have been referred and which are now O K shall be listed. These lists are then checked back against the indexes of the authorizers so that they may be corrected as noted on these."

9. Reserving the Charge:

It often happens that a charge must be reserved so that the customer may be communicated with before passing it. Discretion, of course, must be used as charges for perishable goods cannot very well be reserved. Where charges are being reserved, it is important that the department from which they come be made aware of the fact. It has thus become the custom of many houses not to retain a sales check without due notification longer than one hour. Special forms have been provided sometimes known as Inspector's Vouchers bearing the name and address of the customer and the amount of the charges. The

department is then made aware of the fact that the charge is being reserved and if the customer has given the department some definite instructions as regards the date of shipment, the sales person can immediately communicate with the Charge Office so that unnecessary inconvenience may be avoided. A definite time should also be decided upon for keeping these charges reserved. Where the customer does not respond to the communication or if the response is unsatisfactory, the department should immediately be made aware of the fact that the goods should be returned to stock.

10. Changing Instructions on Accounts:

As has been previously pointed out, it becomes necessary very often to pass instructions to the authorizers to change their indexes. This is an important part of the work for as soon as the customer communicates with the Charge Office that her address is to be changed or that no takes are to be allowed except on a written order, or gives any instructions whatsoever, the authorizer should be made aware of this fact with as little delay as possible. Form letters on duplicating machines are usually arranged and these forms are distributed to the various departments who have use for them.

One of the Credit Men of the city has developed a rather complete form for passing all instructions which is interesting and is herewith submitted. It will be noticed upon observation of these forms that all that is required is the name and address and a few checks here and there. Such instructions are usually very clear and not generally misunderstood, thus avoiding the possibility of serious error.

11. No Account Charges:

Charges are very often presented to the authorizer for which there is definitely no account. One of two procedures must be followed. Either the account must be intercepted or the goods sent C. O. D. Where charges are presented on a no account on a charge take, the customer is, of course, sent for and an understanding can be had. On charge sends, however, the sales check authorization being refused is given to a clerk in the office for possible interception. The name of the person for whom the charge is made is checked with the rating goods and against every possible credit information. Where this information is favorable, the goods are usually sent out charged and the people immediately communicated with often by phone and often by mail to the effect that charges have been presented for which the house has been glad to open an account. It occurs, however, that charges are presented for people who are not rated, concerning whom no information can be obtained. In such cases, an attempt should be made to reach the person for whom the charge is intended by telephone. An understanding can be had if this is done. Where that is not possible, it is wise to send the charge C. O. D.

Where charges are presented for a name similar to the one in the index, but however a different address and the person cannot be reached on the telephone, a stamp could be

provided with instructions to the driver that if the former address was so and so, leave O K not C. O. D.

12. Charges in Error:

With the best of systems and most careful of surveillance, charges are passed in error. That is, sent out O K for people whose accounts have either been withdrawn, declined or closed. The procedure here must be tactful and insure collection of the accounts.

Where the account has been withdrawn by the customer, it is a simple matter to get the customer on the telephone or communicate with her to the effect that someone has been charging to her account and that the house would be glad to re-establish her charge privileges upon official word from her. However, where the house has closed the account for reasons, the action is more difficult. Collection is usually attempted by sending a bill or statement to the person for whom the charge is made. These charges, of course, are posted on a separate ledger.

These inevitable errors sometimes become very numerous and run up into large amounts so houses have written regular form letters for each type and follow these collections up both by letter and telephone. Collection can usually be effected except where the instance is one plainly fraud buying.

Various schemes have been tried to train the authorizers to keep down the number of charges passed in error. In the good old days when fining was legal and possible, that method sometimes was successful. However, the law which protects down-trodden authorizers have made fines as criminal as bringing and selling Eau de Vie. The fining method which I have devised to overcome this difficulty I believe will be considered a very ingenious one. It is a sort of within the law idea and it has worked splendidly, so much so that errors have been surprisingly low. Each authorizer at the beginning of a stated period of three months is rewarded with ADVANCE prize money of \$2.00. This money does not properly belong to the authorizer, but is advanced as a prize. For every error an authorizer makes he or she is fined 10c not from their own salary, but from this advanced prize money. The effect, of course, on the authorizer is the same as if the money were paid from her pocket and perhaps the psychological effect is stronger and often better. This money thus collected as fines at the end of the stated period is divided amongst those who made the least number of errors thus each authorizer at the end of this period finds himself with a little sum left of the advance prize money and the scheme works perfectly

BAD CHECKS.

A member in Sioux Falls, South Dakota, reports a man giving name of Ed. Morris, gave worthless check for \$50.00, drawn on Security National Bank of Sioux Falls, supposed to have gone to Pierre, S. D.

Mr. Lynn Revenaugh, of the Retail Merchants' Association of Columbus, reports the capture of Frederick V. Gordon, an expert check artist, who has troubled many of our members. He has

and until laws will be passed against giving advance prize money to authorizers, our house will keep the number of its errors low.

13. C. O. D. in Error:

Very often it happens that goods are sent C. O. D. in error to a person whose account is perfectly good, in such case, the customer may ask the driver to call the Charge Office to have the charge verified. The authorizer will then instruct the driver to either leave O K or not as he sees fit. The driver will upon authorization, of course, secure the name of the authorizer, and make proper note of this. These charges will then be returned to the Office and O K-ed in the regular way. Where it occurs that a driver on his own responsibility leaves a package charged which went out C. O. D. for which the account has been withdrawn, the driver is usually held responsible for this delivery, although collection may be attempted by the Charge Office.

14. Authorizer's Records:

It is well that authorizers keep records of various phases of their work. Such records can be used in comparison and in planning for changes and improvements.

A system is usually devised whereby the authorizer can keep a record of the number of charges passed daily. A record should also be kept of the number of charges reserved overnight.

The index, preferably a visible record, from which an authorizer can pass a charge must contain:

1. Full name.
2. All addresses:
 - a. Residence.
 - b. Business.
 - c. Summer or other shipping points.
3. Limit.

Additionally the Refer Authorizer's records will contain:

4. Restrictions if any.
5. Ratings.
6. Business connections.
7. All extra instructions (Buying Privileges).
8. Number of filed information.
9. Signature, particularly in case of previous fraud buying.

The records of the purchase and payment habits of the account should also be available to the Refer Authorizer. This can be assured either by proximity to the Bookkeeping Department, or records based on actual ledger experience, such as Balance Cards.

Unless such information is easily and quickly attainable it is obvious that the possibilities for error and overbuying are increased greatly.

been in the penitentiary a number of times, but gets out and always starts his old game.

SPECIAL NOTICE.

The National Office is anxious to get in touch with any member who knows the whereabouts of Edw. B. Bromhead, formerly of Massapequa, L. I., Crawford, N. J., Brooklyn, N. Y., and Elizabeth, N. J. He is supposed to be on the Pacific Coast. If he applies for credit, advise the National Office of his address.

UNPAID BILLS CAMPAIGN AT WORCESTER, MASS.

An interesting letter from Mr. James Wilson, state chairman of Massachusetts:

I inclose, herewith, a clipping from the Worcester Evening Gazette appearing in the "Forum of the People," entitled "An Idea Concerning the Retail Credit Men's 'Unpaid Bills' Campaign." Possibly you may wish to publish it in the Credit World, and also the advertisement referred to.

The article is signed by "A. M." who is undoubtedly a charge customer of some of the Worcester stores and his argument is that if he pays his bills promptly he should have some inducement for so doing because some other charge customers may take four months or more and pay the same prices for their merchandise and get just as good service.

Should not his argument be reversed and used as a good reason why slow payers should be obliged to pay interest for the privilege of any time taken over 30 days in which to pay their bills? A. M., who pays his bills in 30 days, would then have the inducement to pay promptly, he maintains he is entitled to, and he would have the advantage over Mr. Slow-pay, because Slow-pay would be paying interest after 30 days for the use of the merchant's capital. After 30 days the transaction should cease to be an accommodation for Slow-pay's convenience, then becoming a loan of capital, which Slow-pay is using to help finance his household or business, and for which he should pay legal rate of interest.

To my mind the Retail Credit situation in this country will never be right until there is full co-operation between the leading merchants of all of the cities of the country in charging interest on overdue accounts. But I believe that this cannot be accomplished when only one merchant or a few merchants in each city are going it alone or where merchants of one city contiguous to another city are charging interest and the merchants of the other city are not.

For instance, Worcester is only 45 miles from Boston and Boston being a much larger city draws a lot of business from Worcester and it is quite apparent that if Worcester merchants charged interest on overdue accounts and Boston merchants did not, the merchants of Worcester would lose STILL MORE business to Boston, again, one large Department store of Worcester and several smaller ones charged interest for a time on overdue accounts but were obliged to abolish the practice because other merchants did not. But if all of the leading stores of all of the principal cities should co-operate along this line more people would pay their bills promptly and those that did not would be obliged to pay for the privilege of extended time.

Therefore, it seems to me that one of the great accomplishments of the future for the National Association of Retail Credit Men is National Co-operation in charging interest on overdue accounts.

Very truly yours,

JAMES WILSON.

Credit Manager, Denholm & McKay Co.

An Idea Concerning the Retail Credit Men's "Unpaid Bills" Campaign.

To the Editor of The Gazette:

Sir:—"Unpaid Bills"—This is the heading of an advertisement appearing in The Gazette Saturday, Sept. 27, over the name, "Associated Retail Credit Men of Worcester." It was a good advertisement because it hammered home some ironclad facts that ought to sink in.

But there's a fly in the ointment. If I owe a bill to Smith & Company and pay it in thirty days from date of bill, and you owe Smith a bill but take four months to pay it, where's the advantage? Why shouldn't I take four months and leave my money in the bank drawing interest?

If the Retail Credit Men want the bill owners to come across and pay up on a certain date they should offer an inducement. In practically all transactions between manufacturers, producers, wholesalers and retailers the terms are 2 per cent, 3 per cent and 5 per cent discount if paid in a certain time limit varying from ten to thirty days. A. M.

UNPAID BILLS

Have a Far-Reaching Influence You Little Dream of

July Bills Are Past Due! Have You Paid Them?

CREDIT!

A large percentage of the WORLD'S BUSINESS is done on CREDIT. Worcester business concerns believe in CREDIT. IT INCREASES BUSINESS and enables thousands of people to buy goods they need, which purchased on a cash basis would either be prohibitive or the cause of much hardship. Worcester dealers are willing to grant CREDIT at all times.

To Those Worthy of Credit

WHO HAVE SHOWN by their PERFORMANCE, as recorded in the RETAIL CREDIT RATING BOOK and the files of the CREDIT BUREAU of the Worcester Chamber of Commerce that they will PAY THEIR BILLS WHEN DUE. Worcester dealers in return for the accommodation conferred expect the fullest measure of fairness and square dealing from those to whom they have extended the GREAT PRIVILEGE of deferred payment.

If Their Confidence In You

IS MISPLACED, your unpaid bill has an influence on persons you little think your thoughtlessness or indifference could affect. IT MAKES IT HARD for the merchant to pay his help—which requires ready money—and to meet his own bills when due, and THOSE HE OWES are hard pressed to find cash to keep their stores or factories in operation.

Think This Over

YOU PAY ME—I'LL PAY HIM—HE'LL PAY YOU

This is the tenth of a series of talks in a campaign of publicity to educate credit customers toward the meeting of obligations when due.

Associated Retail Credit Men of Worcester
106 Members

All Members of this Association are Subscribers to the Credit Reporting Bureau of the Worcester Chamber of Commerce.

CO-OPERATION vs. STUD POKER

By J. C. Rayson, Credit Manager, Associated
Retail Credit Men of Tulsa, Oklahoma

In the first place no credit man should play poker. If the proper entertainment of some of the more important customers requires "that lil' game" now and then, this duty should always be left to the Boss who has more time and money to invest for this purpose. Notwithstanding this fact, there are credit men who had the misfortune to learn to play poker before taking up their present occupation, therefore they are not entirely to blame if they have unconsciously applied the principles of the former to the latter.

Co-operation means "working together in perfect unison;" the writer, speaking personally never learned to play the game of poker, but like probably every other American Citizen he knows that poker means fighting in every possible manner short of actual bloodshed; it means getting as much out of the game as possible, by putting in as little as possible.

Of course credit men who operate on the poker plan come to grief sooner or later, but in the meantime they can do a lot toward gumming up the machinery of the local association. There are some associations however, that this don't effect, as they are sort of "poker clubs" in a way themselves; that is they have a dealer who sits at the head of the table and sells "chips" to the members at fifty cents to one dollar each, each "chip" entitles a member to a credit report, and the dealer secures his information from the other members, local legal records and from the subject himself.

Smith can buy plenty of "chips" and get all the information he wants on Brown's customers, and still retain the privilege of keeping his own ledgers closed to Brown. Smith is getting as much information as possible out of the game, by putting in as little as possible.

On the other hand let us say that Smith and Brown are members of a Co-operative Credit Bureau, owned and operated by the merchants or retail credit men of the city; each puts in all he has; each is required to give a full written report of his ledger information, and that report is available to every other member, the bureau is managed by a salaried secretary or manager, who offices at the pleasure of the Board of Directors of the bureau, which had best be incorporated; the expense of operating the bureau is divided among the members in proportion to the yearly volumes of their credit business.

Now if Smith with-holds information from the association this is considered sufficient cause for discontinuing his membership in

the bureau, ergo he can no longer get information from Brown.

In the case of the privately owned bureau operated along "poker lines" the dealer or owner makes a good profit on his investment, and the merchant pays anywhere from three to ten times as much for his credit information, as he does when a member and joint owner in a co-operative bureau, where he pays only his pro rata of the actual expense of operation.

That, as I see it is the difference between co-operation and stud poker. First, we must have co-operation between individual credit men in order to make the local co-operative bureau possible.

Having established our local bureaus on the principles of co-operation, the next step is to provide connecting links for these various local associations. What greater opportunity has the Retail Credit Men's National Association to be of service to its members than by providing a channel for the free interchange of ledger experience and trade opinion reports on subjects moving from one city to another?

Every member of the Retail Credit Men's National Association agreed, when he joined, to do what he could to promote the objects of the association; the first object on the list is "Co-operation of Credit men, locally and nationally." Such co-operation can mean only one thing; a free interchange of credit information consisting of ledger history, and trade opinion reports on subjects formerly customers of one member who have applied for credit to another member, whether the two members be located in the same city, or whether one of them is in New York and the other in San Francisco.

If Jones moved to Tulsa from Boston, Chicago or Oklahoma City and applies for credit, giving merchants in one of those cities as references and I see the names of these merchants on the membership list of the National Association, and I write those merchants shouldn't they send me the information I ask? Or, should they send me a notice telling me of a "poker game" in which I must buy a dollar "chip" with which to get this information? The most important question before the national association today is shall we "work together in perfect unison" or shall we try to get as much as possible out of it, by putting in as little as possible.

At any time a man or woman moves from Tulsa to any other city in the United States, the credit reporting machinery of this organization is placed at the service of the members of the Retail Credit Men's National Association or the local association in that other city, FREE OF CHARGE. The Retail Credit Men in Tulsa have forgotten that they ever knew how to play stud poker; the password here now is CO-OPERATION, spelled with capital letters.

RECLAMATION

By H. Landegend, Credit Manager, Heyman Company, Grand Rapids, Mich.

Some time ago, the matter of reporting to other houses the names of such people that had been refused credit came up for discussion before the meeting, and was considered to be one of the means of eliminating bad accounts by refusing to take on an account that your neighbor refused, by reason of his past experience.

Then the question presented itself, what is that customer going to do? I have had on my mind for some time past the idea that bad credit customers, when subjected to a carefully written propaganda, especially wage earners, can be redeemed as credit customers. As a basis for this argument, I want to point out that many an individual, after a ride through the hands of the Credit Man, has come through a chastened person, a person much more able to judge his paying ability, and not so likely to exaggerate it when again asking for credit. A person who realizes that he is not the sole arbiter of how, when and where he shall make his promises good comes through a person unforgettably impressed with perhaps the hard learned lesson, that in buying within his means and paying his bills promptly lays the road or least resistance, if he would build up success and enjoy unhampered peace. We all know this to be true, all of us can fairly catalogue such converts. Our course in each of these cases have bettered business, bettered the individual who took the treatment, we were at once business people, and sort of missionaries to mankind.

The theme of this little talk is the question: Can we extend this feature of our work to operate on those to whom we are some times inclined to class as incorrigibles? I remind you ladies and gentlemen that "While there is life there is hope."

Take a case in point, in 1911 we sold a bill of goods to a man in Ostego, and we had a lot of trouble with this account, which we finally succeeded in closing up at considerable expense. This week, we again received a request for credit from this same man, and I hesitated on extending credit, on his past record, but after taking the matter up as hopefully as possible, I thought possibly in the years that had gone by, that something might have happened to that fellow that might have converted him into a good paying customer, and not wishing to lose any business for the house, I drew a special report through the Commercial Credit Company, and received two different reports, both saying that this man was positively N-G. Naturally I refused to open an account with him.

The thought then came to me if this man is a man of average intelligence, will a well directed letter from the Grand Rapids Retail Credit Men's Association, or from the National Organization at St. Louis redeem him into a good paying account? If such a letter were to carry forcefully to this man the conviction that his credit is half his fortune to him, then I believe the seed of regeneration will be sown in him, if they are time and intelligence will re-establish his credit.

I have no sample draft of such a letter, but would think it should be perhaps impersonal in address, laying down its arguments as maxims or by showing to the delinquent the facts of their credit career, as far as permitted by the postal laws, perhaps driving home its point by illustration; Making a matter of comparison, say, of two men who were both down and out, one because he had serious reverses, but had a good credit standing, the other who has a reputation for continually being poor pay. The man who had a good credit back of him can in all probabilities receive such help as to put him back on his feet, the other man is held down by his past history, he will be thought to be slow pay, and will not be favored with any assistance. Let him get that full force, make him see that his credit is an insurance against a rainy day, just as surely as his bank book would be. Perhaps close the letters by hopefully pointing out that credit in jeopardy can be saved by prompt action; that if his intentions become fully and heartily right, the Credit-man's intuition is in his favor, for the rebuilding of his vital assets: HIS CREDIT. My idea in regard to these letters would be that this man receive one or more or perhaps a series of letters that would read the same as a sermon, or a lecture on good credit.

The people of the United States spend yearly enormous sums of money to build churches, educate ministers, priests, rabbis and evangelists for the direct purpose of trying to snatch out of the fire some one whom they think can be saved. Bad credit is the direct cause of 40 per cent of our divorce cases, which is brought on by domestic trouble due to the inability of the parties to enjoy the privileges of their neighbors. Advertising of this nature could be used in a local or better still a national campaign, and I fully believe that a certain percentage of the slow pay accounts could be redeemed, thereby making new business for our employers, as well as saving a man from himself.

Propaganda, which is nothing more or less than advertising, was used to sway the people of the United States. In turn the United States Government issued propaganda of a different nature to discredit that of the former German government. We saw results in both cases, very weighty results. Would not a credit association campaign carry true by the same route?

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ADDRESSES WANTED

Members are interested in locating the following persons. If you know anything regarding them, report at once to the National Office, where a record is kept of the member making inquiry.

Members reporting names for these columns are urged to give the occupation of the "Skip."

- Adams, W. J., 1838 Farmington Ave., Cleveland, Ohio.
 Alvin, P. Alexander, 2007 Acklen Ave., Nashville, Tenn., clerk Nash. Ry. & Lt. Co.
 Alperin, Sam, 1512 St. Clair Ave., Cleveland, Ohio, clothing.
 Americus, Hughes, 710 E. 26th Ave., Denver, Colo., carpenter and contractor.
 Anderson, T. S. (wife Emma L.), formerly lived near Crookston, Minn.
 Austin, Miss Ivy De. Was checker at Hotel Wisconsin in 1917 and 1918, left for New York, April, 1918. Can't locate.
 Barnes, H. H., formerly Barnes Printing Co., St. Louis, Mo.
 Bennett, Mrs. A. H., 3521 Prospect St., Cleveland, Ohio.
 Bennett, L. E., Jr., New Orleans, La. Ex-Capt. U. S. Army. Mother lives in Oklahoma.
 Binney, H. E., motion pictures, Houston, Texas.
 Bissell, G. H., 10626 Morrison Ave., Cleveland, Ohio.
 Blackwell, John A., printer or compositor, formerly at Grand Marais, Minn.; also 2007 Minnesota Ave., Duluth, Minn.; 107 E. 10th St., Anniston, Ala.
 Blanks, Jessie, 4128 Arsenal St., St. Louis, Mo.
 Bloxham, A. R., formerly publishing business and thought to be in Cleveland, Ohio.
 Bowman, Chas. N., 501 Boscobel St., Nashville, Tenn.
 Brackenburg, George, formerly in grocery business in Detroit, Mich., and now thought to be in New York.
 Brady, B. G., 6211 Euclid Ave., Cleveland, Ohio.
 Brady, F. A., 1385 Lakewood Ave., Cleveland, Ohio.
 Brainard, Mrs. E. L., 1839 Vassar Ave., Cleveland, Ohio.
 Brandt, Miss Clara, 1148 Holmden, Cleveland, Ohio.
 Brown, George, 55 West 75th St., New York.
 Bryant, V. J., 1849 Woodlawn, Cleveland, Ohio.
 Brennan, C. N., newspaper man, does special writing up propositions through the country.
 Burton, Wm. J., 36 Brainerd St., Detroit, Mich., appraising engineer Maxwell Motor Co., said came from Nogales, Arizona. May be in Chicago, Ill.
 Butler, Arthur T., supposed to have departed for Johnstown, Pa.
 Caldwell, Edith, 11807 Ashbury, Cleveland, Ohio, nurse.
 Chakey, Dr. Stephan G., 245 E. Federal St., Youngstown, Ohio.
 Chilton, F. L., Masonic insurance, Houston, Tex.
 Church, Capt., 4318 Prospect St., Cleveland, Ohio.
 Cleveland, Mrs. Carl C., 1850 E. 65th St., Cleveland, Ohio.
 Cole, Frank, lived at 301 23rd St., Milwaukee, Wis. Was an all around man and a care-taker. Can't locate.
 Collins, Miss K., 10709 Englewood Ave., Cleveland, Ohio, clerk.
 Collister, John, Iron County, Missouri.
 Collister, Wm., Iron County, Missouri.
 Conner, Mrs. F. F., 1888 E. 73rd St., Cleveland, Ohio.
 Conrad, Mabel S., 3155 Berkshire, Cleveland, Ohio.
 Constant, Mrs. Sarah, nurse, left Milwaukee and moved to 2833 Madison St., Chicago, Ill. Can't locate.
 Conway, John, 2305 1/2 Olive St., Chicago, Ill.
 Dalton, James H., 171 West 71st St., New York, N. Y.
 Dame, D. F., Abington, Va.
 Davis, J. Whiting, formerly publishing business and thought to be in Cleveland, Ohio.
 Davis, Walter R., formerly 4145 Linell Bldg., St. Louis, later 1564 Lagonda Ave., Springfield, Ohio, care Treas. Office M. K. & T. R. R. Co.
 Deibel, Mrs. M. C., 10929 Massie Ave., Cleveland, Ohio.
 DeMott, Miss G. L., 1859 Knowles, Cleveland, Ohio.
 Duetchman, Emma, 7404 Lexington Ave., Cleveland, Ohio.
 Diegan, D. E., 1874 E. 9th St., Cleveland, Ohio, novelty shop.
 Dixon, Geo. J., 711 Voncent Ave., Cleveland, Ohio.
 Donelson, Mrs. W. A., 223 Woodland St., Nashville, Tenn. Gone to Detroit, Mich.
 Drugan, V. P., 1861 E. 90th St., Cleveland, Ohio.
 Dudley, Miss Eliz., 4118 Perkins Ave., Cleveland, Ohio.
 Durant, Mrs. H., 4 West 83rd St., New York, N. Y.
 Dwarcken, Miss I., 2180 E. 40th St., Cleveland, Ohio.
 Easterly, Ted, ex-ball player, formerly Kansas City, Mo.
 Engliert, Mrs. Claudis, Van Dykes Studio, 8th Ave. and 55th, New York, N. Y.
 Erian, Frank, 1427 E. 81st St., Cleveland, Ohio.
 Eschenberg, Henry C., Nashville, Tenn., also Pittsburgh, brick layer.
 Evans, Chas. J., formerly 3868 Delmar Blvd., St. Louis, Mo.
 Evans, Mrs. Ollie, 1424 E. 86th St., Cleveland, Ohio.
 Falls, Mrs. J. D., 310 Howard St., Findlay, Ohio.
 Fargo, Hugo A., formerly in the film business in Chicago, Ill.
 Feldstein, Mrs. L., 353 S. Main St., Ashtabula, Ohio.
 Fisher, Mrs. M., 12555 Euclid Ave., Cleveland, Ohio.
 Fisk, Miss Clarabel, lived at 543 Milwaukee St., employed at the Milwaukee Drug Co., moved to Battle Creek, Mich., and married George McAnsland.
 Fleming, Bryant, Hotel Commodore and Wyoming, N. Y.
 Fleming, Mrs. Chas. B., formerly Miss Margaret Fagin, who is believed to be in North Carolina or West Virginia.
 Franklin, Mrs. C., 2060 Euclid Ave., Cleveland, Ohio.
 Ford, Mrs. G. W., 14 E. Grand St., Berea, Ohio.
 Foster, Mrs. J. R., 11806 Saywell, Cleveland, Ohio.
 Fricker, Marion, 1950 E. 73rd St., Cleveland, Ohio.
 Fulheim, Mrs. A. D., Whitehall Hotel, Cleveland, Ohio.
 Fuller, Miss Mary, lived at 543 Milwaukee St., Milwaukee, Wis., employed at Milwaukee Drug Co. Disappeared.
 Furlong, Mrs. C., 3115 E. 31st St., Cleveland, Ohio.
 Fuston, Claude W., Nashville, Tenn.
 Gatton, Miss Anna, 5612 Linwood Ave., Cleveland, Ohio.
 Gaul, Miss Agnes, 10405 Barrett Ave., Cleveland, Ohio.
 Gaede, Mrs. M., 14749 Althens Ave., Cleveland, Ohio.
 Gerding, C. Jr., formerly Oliver Springs, Tenn.
 Gerrity, Miss H., 1229 E. 89th St., Cleveland, Ohio.
 Glen, Miss L., 1520 E. 123rd St., Cleveland, Ohio.
 Glenn, Anna E., 10308 Euclid Ave., Cleveland, Ohio.
 Goldstein, Abe B., 1414 E. 92nd St., Cleveland, Ohio, A. B. Auto Livery.
 Goodrich, Wm. C., formerly 1295 Oak Court, St. Louis, Mo., Asst. Mgr. Pierce Bldg.
 Haines, F. S., U. S. Army, Seattle, Wash.
 Hall, Chas. W., 2544 Champa St., Denver, Colo., contractor and painter.
 Hall, Miss H., 1431 E. 110th St., Cleveland, Ohio.
 Hamilton, Mrs. F., 1391 E. 123rd St., Cleveland, Ohio.
 Harris, Prof. W. W., 721 W. 5th St., private business school.
 Hart, Mrs. P., 5922 Dennison Ave., Cleveland, Ohio.

Hauser, Catherine, 2200 E. 87th St., Cleveland, Ohio.
 Hayden, Harry, 16220 Helmsdale, Cleveland, Ohio, mechanic.
 Hayes, B. M., 1536 E. 85th St., Cleveland, Ohio.
 Hazen, Mr. R. A., formerly Browning Apts., 5526 Pershing Ave., St. Louis, supposed to have gone to Philadelphia, Pa.
 Heller, Frank, 1840 E. 82nd St., Cleveland, Ohio.
 Herring, F. H., 4122 Windsor Ave., Cleveland, Ohio.
 Herzbrun, Mrs. J., 4137 E. 138th St., Cleveland, Ohio.
 Hilliard, Walter B., Bank or Trust Co., New York City, N. Y.
 Holmes, Miss Effie, 1875 Crawford St., Cleveland, Ohio.
 Howell, Wm., formerly lived at Grand Fork, N. D.
 Hurley, Mr. John, lived at 261 9th St., Milwaukee, Wis., worked for Cutler Hammer Mfg. Co., and Electroplater, moved to Detroit.
 Ibberson, Mr. Bert, 1329 E. 84th St., Cleveland, Ohio.
 Isaacs, Samuel H., also known as Chas. Isaacs, who was in Cincinnati, reported to have gone to Kankakee or Chicago, Ill.
 Johnson, J. A., 145 E. 49th St., New York.
 Jones, Miss G., 1765 E. 19th St., Cleveland, Ohio.
 Jones, Miss Mary H., 8820 Euclid Ave., also 1884 E. 4th St., Columbus, O., teacher.
 Kabor, Miss Vivian, private secretary, 8104 Crumb St., Cleveland, Ohio.
 Keck, Mrs. C. B., 6801 Euclid Ave., also 4748 Hough, Cleveland, Ohio.
 Kelly, J., 6 Gates Mills, Cleveland, Ohio.
 Kembricks, Mrs. J., 2648 Kenilworth, Cleveland, Ohio.
 Kiefer, Miss Florence, 1715 E. 19th St., Cleveland, Ohio.
 Kingsbury, Maj. R. S., Santo Domingo.
 Kirby, Miss A., 2827 Avondale Ave., Cleveland, Ohio.
 Kitchen, R. V., 2221 10th Ave., So. Nashville, Tenn.
 Knable, Mrs. Rose, 2334 E. 63rd St., Cleveland, Ohio.
 Knight, J. S., 3707 Westbrook Ave., Nashville, Tenn.
 Kraus, L. S., 1459 E. 118th St., Cleveland, Ohio.
 Krause, Alex., 10313 Westchester, Cleveland, Ohio, real estate.
 Kruse, Miss H., 3232 E. 118th St., Cleveland, Ohio.
 Kupper, Wm., 2070 Bell Ave., Cleveland, Ohio.
 Lahey, Miss C., formerly of Benning, D. C.
 Lang, Otto, 2999 E. 57th St., 2947 E. 25th St., Cleveland, Ohio.
 Langdon, L. J., Kokomo, Ind.
 Larson, L. Y., W. C. A., Cleveland, Ohio.
 Laurence, Jack, 321 Ravau St., St. Paul, Minn.
 Lawrence, J. B., 126 E. 30th St. and 35 Liberty St., New York.
 Lesser, W. A., 1217 Flatbush Ave., Brooklyn, N. Y.
 McCabe, E., 711 Vincent Ave., Cleveland, Ohio.
 McDonald, Miss Kathryn, lived at 455 Cass St., Milwaukee, Wis., nurse. Her home is at Chilton, Wis.
 McGovern, Mrs. J. P., Ansonia Hotel and 527½ Manhattan Ave., New York.
 McNamarara, M. E., 1853 Allendale Ave., Cleveland, Ohio.
 Mackenzie, H. A., 2024 E. 82nd St., Cleveland, Ohio.
 Major, Vernon, Empire Hotel, New York City, insurance and oil business.
 Manning, E. H., attorney, Westminster, Mo.
 Marcus, Louis, scrap iron, 1502 Spring Garden, Cleveland, Ohio.
 Martin, T. E., auto tire, Atlanta, Ga.
 Mason, I., 840 Horon Rd., Mason Tire and Supply, Cleveland, Ohio.
 Millard, R., 2617 Euclid Ave., Cleveland, Ohio.
 Montgomery, Mrs. S. C., formerly J. H. Cheatham Co., Miami, Fla.
 Moran, Mrs. M., 7804 Whitehorne, Cleveland, Ohio.
 Morgan, Miss N., 225 West End Ave., New York.
 Mullen, L. J., 711 Delmont Ave., Cleveland, Ohio.
 Murphy, Thos. A., formerly 7638 Frankstown

Ave., Pittsburgh; he was connected with the Bennett Holland Lewis Co., 1316 Forbes St., as bookkeeper.
 Myers, E. A., 607 South Home Ave., Oak Point, Ill., formerly with Frisco railroad, Memphis, Tenn. Was in Birmingham, Ala.
 Myers, Lillian, 15110 Clifton Blvd., Cleveland, Ohio.
 Mylson, E. K., Newark, N. J., also 76 Corning St., Charleston, S. C.
 Nelson, A. H., formerly Capt. U. S. A., Chicago, Ill.
 Newbold, William H., 61 W. 24th St., New York.
 Nogel, Leuleda; her right name is Nogalaski; lived at 5501 Mitchell St., Milwaukee, Wis. Was a telephone operator at the West Allis, Wis., moved to Chicago, Ill.
 Norton, Maude M., 1223 W. 28th St., Erie, Pa.
 O'Brien, Thomas D., 190 Exeter St., Manhattan Beach, N. Y.
 O'Keefe, D. J., 5578 Clemens Ave., St. Louis (Roofing Co.)
 Orchy, E., 5015 Broadway, Cleveland, Ohio.
 Oster, Ray H., 11626 Durant, Cleveland, Ohio, office clerk.
 Parish, J. P., 1842 E. 81st, Cleveland, Ohio.
 Patterson, R. V., 2142 Blakemore, Nashville, Tenn., 230½ 4th Ave., Nashville.
 Phillips, J. A., 921 Literary Rd., Cleveland, Ohio.
 Prell, H., 1617 Crawford Ave., Cleveland, Ohio.
 Propst, J. A., 3119 Clinton Ave., Cleveland, Ohio.
 Quality Stores Co., 11501 Superior Ave., Cleveland, Ohio.
 Raper, D. R., 10004 Madison Ave., Cleveland, Ohio.
 Reed, W. J., 2634 Mayfield Ave., Cleveland, Ohio.
 Rice, J. Brent, Nashville, Tenn., care Busky Tobacco Co., Louisville, Ky.
 Roane, Mrs. J. A., 739 Carnelia Ave., Chicago, Ill.
 Rodgers, Warren A., 575 Riverside Drive, care Messrs. Mathey Bros., 506 W. 54th St., supposed to have gone to California.
 Rosenson, Mrs. Lucille, formerly of Memphis, Tenn., later with Hercules Powder Co., Nitro, W. Va. Supposed to be either in Los Angeles or San Francisco, Cal.
 Rowland, Mr. J. F., Springfield, Tenn.
 Sanger, Mrs. A., lived at 1031 Grand Ave., Milwaukee, Wis., was a waitress at Union Depot. Moved to Chicago and worked at restaurant corner 45th and Grand Blvd.
 Scott, Dr. W. M., American Car and Foundry Co., Buffalo, N. Y.
 Siedlitz, Baroness, 12 West 52nd St., New York.
 Sheehan, J. W., contractor, Cumbleside Drive, Cleveland, Ohio.
 Shirk, Ben W., left San Francisco about a month ago, supposed to have gone East, was civilian employee in the U. S. A. Q. M. C. Dept. Shubert, Mrs. Catherine (J. J.), 344 W. 72nd St., New York.
 Smith, F. J., 53 Haddon Apts., Cleveland, Ohio.
 Spaulding, Mrs. J., 2262 E. 73rd St., Cleveland, Ohio.
 Springer, W. D., 670 E. 103rd St., Cleveland, Ohio, bartender. Probably in Alliance, Ohio.
 Stacey, G. W., 1519 Franklin Ave., Houston, Tex., railroad man.
 Stephen, Earl F., 124 Henry St., Detroit Mich., bookkeeper, supposed to have gone to Akron, Ohio.
 Sterey, Vincent, 366 Kendall Ave., Youngstown, Ohio.
 Strong, Albert L., lived at 1401 Walnut St., Milwaukee, Wis., waiter in restaurant in 1918. Moved to Waukegan, Ill.
 Sturgen, Mrs. C., 719 Superior Ave., Dayton, Ohio.
 Surut, Henry, 600 W. 115th St. and 670 Broadway, New York.
 Syvelerecki, Rev. Paul, 4096 E. 72nd St., Cleveland, Ohio.
 Taylor, J. L., salesman, 2010 Leeland Ave., Houston, Tex.
 Thomas, E. A., lumber, Wilcox, Tex.
 Thompson, Wm. A., formerly Kansas City, Mo., automobile man, thought to be in Texas.
 Trichelle, Ferdie, Newsboys' Home, Houston, Tex., Archer City, Tex.

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Turner, Dr. Wm., oil man, Tampico, Mex.
 Vines, Marion, 2038 E. 65th St., Cleveland, Ohio.
 Wall, David M., Providence, R. I.
 Ways, Helen, 7609 Linwood Ave., Cleveland, Ohio.
 Weaver, J. L., Folding Feather Mattress Co., St. Louis or Kansas City, Mo.
 Werthner, Ed., Duteb Tavern, White Plains, N. Y.
 Whitaker, E. G., R. F. D. No. 9, Nashville, Tenn.
 White, W. G., 2150 W. 95th St., Cleveland, Ohio.
 Wilder, W. A. E. 808½ Bell Ave., Houston, Tex., promoter.

Wiley, S. R., 2403 E. 9th St., Cleveland, Ohio, real estate.
 Willet, E., 2301 E. 40th St., Cleveland, Ohio, auto repairman, supposed to be in Fall River, Mass.
 Wilson, E., 1641 Glenwood Rd., Cleveland, Ohio.
 Winkler, L. R., 6111 Lexington Ave., Cleveland, Ohio.
 Wood, M. A., 2211 E. 89th St., Advertising, 626 Caxton Bldg., Cleveland, O.
 Wright, B., 9814 Hough, Cleveland, Ohio.
 Wright, E., 2497 E. 92nd St., Cleveland, Ohio.
 Zwickl Miss Tressa, lived at 543 Milwaukee St., Milwaukee, Wis. Shoe saleslady. Worked for Kinney Shoe Co., moved to Minneapolis. Can't locate.

BAD CHECKS

From Lincoln, Nebr.

One J. A. King posing as a son-in-law of J. C. Eden, of J. C. Eden & Co., Seattle, Washington, succeeded in passing a forged check of \$175.00 on one of our members.

This Mr. King was supposedly locating a branch sales house for the J. C. Eden Co. here and was able through real estate dealers to obtain an introduction to several merchants and after several days made purchases and then blooey (out he went).

He is described as about 28 or 30 years old, about five foot four in height, weighs 130 pounds, wears size 35 coat with label of Compas Togs, which is of a dark brown mixture. A lady of about the same height and a two-year-old baby accompany this party.

With the wide scope of this party's travels we thought your office should be advised so as to help those who might come in contact with him.

From Washington, D. C.

Will you kindly publish in your warning column the name of Mr. B. Simpson, who gives his address as 168 Eighth street, Roanoke, Va. Check drawn on the Colonial Bank and Trust Company of Roanoke, for \$16.60. There is no such address in Roanoke and the party has no account at the bank.

HAVE YOU SEEN CARR?

We have the following information received from Buffalo, N. Y., from the Retail Merchants' Association:

"We are in receipt of your inquiry on J. Donald Carr, who claims to be the son of Wm. C. Carr, president of the Automatic Transportation Co. of this city.

"We have called Mr. Wm. C. Carr and he advises us that he has no son, that this man has been representing himself to be his son in different parts of the country in an effort to get credit, that he is an impostor and should be apprehended."

FORGER PASSES CHECKS IN CITY.

A forger using the name of "SOUTHWOOD" recently passed a number of forged checks on a Claremore, Oklahoma Bank in Tulsa and West Tulsa. He is described as a young man about 24 years old, good looking, dark complexioned, smooth face, about 5 feet 8 inches tall, weight about 160 pounds.

BOGUS CHECKS IN SIOUX FALLS

Sioux Falls, S. D., is no exception according to local merchants. There is little shoplifting here, but it is said hardly a day passes that one or more merchants are not victimized through forged checks, or checks which are returned with a notation of "no funds."

The national association has suggested the establishment of a bad check clearing house in every community, which it believes will have a tendency to protect the merchants against the bad check artist. There is talk of establishing such an agency in Sioux Falls. This will probably be decided during the approaching campaign in connection with credits which the merchants will inaugurate shortly.

FROM DENVER.

LOOK OUT for bogus check artist, who recently operated in Denver in the following manner:

He had printed on regular bankers protective papers, light green in color, checks as described below: The checks were filled in by typewriter, and two color ink protectograph, and numbered by a regular numbering machine—red ink.

A close study of the several checks passed here indicate the capital letter "F" to be slightly out of alignment with other letters—main stem protruding below the line. The protectograph evidently is new, and cuts the paper thoroughly. The periods used are deeply impressed in the paper; other characters of typewriting appear to be of much lighter touch.

The printing appearing on check was evidently done on a cheap hand press—black ink.

The checks look genuine, and are signed by the company, by G. L. Lee. The operator is described as Colored—dark yellow; age, forty-five years; height, six feet; weight, 175 pounds; wore cap and dark grey coat while here. Pretends checks to have been pay check, issued by the building or construction company. He is thought to have operated at Lincoln, Nebr., some months ago, using checks of Lincoln Building & Construction Co. He is "strong" for building companies, and uses names of fictitious companies.

If he is detected, hold him and wire the Burlew Detective Service, or C. M. Reed, Secretary, The Retail Credit Men's Association, 529 Foster Building, Denver, Colorado.

BAD CHECKS.**From Cincinnati.**

Look out stolen postal orders Cleveland, Ohio. All of the same amount fifty-four dollars. Two women and one man operating were here yesterday.

From Columbus.

Check worker held. Man well educated, well dressed, five feet eight, regular features, brunette. Checks on First National, Parkersburg, W. Va., Delco Light. Signs Frederick V. Gordon.

From St. Louis.

A member reports check drawn by J. G. Morris, on Home Trust Co., Kansas City, Mo., for \$27.50, returned marked "No Account"

A member reports accepting check signed Mrs. Lloyd Davis, by Louise Davis, drawn on First National Bank of Idabel, Oklahoma. Returned by bank. It appears Mr. Davis had closed his bank account to his wife.

From Pittsburgh.

A man signing his name Russell Hornish to charges for Edward A. Woods at two of our members' stores, is not known by Mr. Woods.

Description: Age about 30, height about 5 feet 10 inches, weight about 180 pounds, dark hair combed straight back, wearing dark suit, dark overcoat, soft hat, rather stocky and healthy looking.

From Tulsa.

Checks for \$25 and \$35 on printed form using the name SOUTHWESTERN AUTOMOBILE INSURANCE CORPORATION, signed A. L. Louis, secretary, have been arriving at Wichita from Lawrence, Kansas, and other points. Checks were payable to Doyle J. Darling and Frank G. Johnson, the latter with fictitious address of 214 East Twelfth street, Wichita, Kansas.

From Cleveland.

Member reports accepting a check on the Hanover National Bank of New York City, issued by Albert J. Buckley. Check was returned no account. This man claimed to be a motion picture operator in the employ of the Pathe Motion Pictures Co., authorized to take commercial photographs in this city.

From Enid, Okla.

Three checks were stolen from the office of the Preferred Oil & Gas Company of Enid, Oklahoma, Wednesday morning. They are the company's regular blank form, countersigned by U. G. Canfield, payable at the Central State Bank. Numbers on the stolen checks are 616, 617 and 618. The man who took the checks is described as follows: Middle age; 5 feet 8 inches tall; weight 150 pounds; scar on left cheek; wears dark hat; light colored rain coat and dark pants.

The Mysterious Forgery Film**"A Modern Black Art"**

for

Bankers and Business Men Only

(Never Shown in Public)



The most elaborate and costly Educational Film ever produced—Four reels—A thrill every minute—Actual cases of forgery taken from Life, out of the Police Records.

❏ Something never before seen on the Screen or Stage—"Professional" forgers at work—How "Scratcher's" gang secure and alter genuine checks—Some wonderful "Closeups" of amounts being manipulated by "Jim the Penman."

❏ We are now arranging dates for meetings of Credit Men's Associations in all States. Two weeks' notice required to insure film being received in time for your meeting. Write or wire the date of your next open meeting.

Todd Protectograph Co.

(Established 1899)

**World's Largest Makers of
Check-protecting devices
and forgery-proof Checks**

1180 University Ave. ROCHESTER, N. Y.

COLLECTION DEPARTMENT

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M. W. BROOKS, Manager

Over 20 Years' Collection Agency Experience.

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Fully equipped to handle promptly, vigorously and efficiently, anywhere

Collections, Adjustments of all kinds

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Bonded Attorneys everywhere

JOHN K. LORD, Jr.

ATTORNEY-AT-LAW

SIXTH FLOOR, EQUITABLE BUILDING
613 Locust St., ST. LOUIS, MO.

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Over 20 years' experience in handling collections.
Formerly Manager Collection Department of R. G. Dun & Co.

REPRESENTING:

—
The Clearing House Quarterly
The Bonded Attorney
The Lawyers' and Bankers' List

ASSOCIATION ADVERTISING

A sample of advertising being done by Houston, Texas, Association. The original advertisement occupied a quarter-page in a local paper. This is furnished us by C. P. Younts, President of the Houston Association.

Credit Men Keep Close Tab on How Well You Pay Your Bills

IF you fail to pay your bills promptly in St. Louis, Chicago, New York or WHEREVER you lived before coming to Houston, don't ask for credit here. You will be wasting time. Your credit record arrived in Houston before you did.

Houston Has a Retail Credit Men's Association Which is on the Job to Accomplish the Following Things:

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|---|---|
| <ol style="list-style-type: none"> 1. Beat the "Dead Beat." 2. Force the habitually slow to pay cash. 3. Prevent credit from being given to those who buy beyond their ability to pay. | <ol style="list-style-type: none"> 4. Detect fraudulent purchasing by any one person on another's account. 5. Stop the passing of worthless checks. |
|---|---|

If you run an account at one store and fail to pay up promptly, don't think you can switch to another store and open a new account there. The credit man won't stand for it. Every credit man in Houston has your number. Therefore it behooves you to pay promptly.

HOUSTON RETAIL CREDIT MEN'S ASSOCIATION

"Character is the Basis of Credit"

COLLECTION SERVICE

Advertisements of Members Soliciting Your Collections

BIRMINGHAM, ALABAMA

MERCHANTS CREDIT ASSOCIATION

223-26 First National Bank Building

W. V. TREMMELL, Secretary-Manager

Thoroughly Organized Collection
and Reporting Departments

The Recognized Bureau of the Associated Retail
Credit Men of Birmingham

H. G. BITTLESTON

LAW & COLLECTION AGENCY, Inc.

Old, Established.

Fully equipped for all Southern California
Collections

215-218 Delta Building
LOS ANGELES, CALIF.

Member of Los Angeles Association

Our Motto:—"We Get the Coin"—"We Pay"

VICTOR FORD COLLINS

ATTORNEY AT LAW

Suite 1111, Van Nuys Building
LOS ANGELES, CALIF.

NARLIAN, A. P. MICHAEL,

Attorney and Counsellor-at-Law

415-417-418-419-420-421 Higgins Bldg.,
LOS ANGELES, CAL.

*Admitted to practice in all Courts of the States of
California and Nevada*

SPECIAL COLLECTION DEPARTMENT

References—Farmers and Merchants National Bank
and Los Angeles Trust and Savings Bank,
Los Angeles, Cal.

THE RETAIL MERCHANTS CREDIT ASSOCIATION

300-310 I. W. Hellman Bldg.
LOS ANGELES, CALIF.

The recognized bureau of the Associated
Retail Credit Men of Los Angeles

THE HENRY MERCANTILE AGENCY

COLLECTIONS,
ADJUSTMENTS,
REPORTS

HARRY CONLEY, Mgr.

WILMINGTON, DEL.

ILLINOIS

CREDIT REFERENCE EXCHANGE

FREDERICK L. DAVIES,

Manager and Secretary Associated Retail
Credit Men of Chicago.

35 SOUTH DEARBORN STREET,
CHICAGO

CREDIT MEN'S ASSOCIATION of NORTHERN KENTUCKY

O. J. WILLIAMS, Sec'y

Accounts solicited in Cincinnati, Ohio
Covington, Newport, Bellevue, Dayton,
Kentucky

Commercial Law League Rates
COVINGTON, KY.

BONDED ADJUSTMENT CO.

(Incorporated)

LEE L. SIMONS, Mgr.

COLLECTIONS—ADJUSTMENTS

806 InterSouthern Bldg.,
Louisville, Ky.

Associated Office United States Fidelity
& Guaranty Co. - Every Claim Bonded



Established 1909 CLAUDE KING, Pres.

Collections Everywhere

MINNEAPOLIS ASSOCIATED CREDIT EXCHANGE

(Incorporated)

S. L. GILFILLAN, Sec'y and Mgr.

314 Nicollet Ave.
MINNEAPOLIS, MINN.

ASSOCIATED RETAIL CREDIT MEN

Equitable Building
ST. LOUIS, MO.

JOHN K. LORD, JR., Counsel
M. W. BROOKS, Manager

Operated in connection with the Bureau
of the St. Louis Association

COLLECTION SERVICE

Advertisements of Members Soliciting Your Collections

FREMONT RETAIL MERCHANTS ASSOCIATION

H. L. HIMES, Sec'y
Branch of the Federation of
Nebraska Retailers
FREMONT, NEBR.

GEO. S. KAIGHN

□
MERCANTILE COLLECTIONS
AND ADJUSTMENTS

□
Lawyers Building
NEWARK, N. J.

EDWARD WEST

Attorney South Jersey Reporting
Company—A. J. Levington, Mgr.

555 FEDERAL STREET
CAMDEN, N. J.

□
Personal Service

RETAIL MERCHANTS ASSOCIATION

□
701-716 Chamber of Commerce Bldg.
BUFFALO, N. Y.

□
Thoroughly Organized Collection and
Credit Reporting Departments

HERMAN STEINBERG

Collections ■ Adjustments

299 Madison Avenue
at 41st Street

NEW YORK CITY

NORTH DAKOTA

Credit Bureau of Greater Grand Forks

N. W. Nat'l Bank Bldg.,
Grand Forks, N. D.

FRANCIS MCKERNAN, Mgr.

Collections and Adjustments in North
Dakota and Northern Minnesota

CINCINNATI, OHIO

ERNEST R. GWINNER, Mgr.

THE L. ROESCHER COLLECTING CO.

Founded 1877

Collections or Legal Business in vicinity of
Cincinnati or elsewhere

PORTLAND, OREGON

EMMONS & EMMONS

Attorneys at Law

728-731 MORGAN BLDG.

Collections 50%—Reports \$1.00

Refer to John V. Farwell Co., Chicago.
Frankel Frank Co., Kansas City, Mo.
Any Bank, Portland, Oregon.

Oklahoma City, Okla.

Retail Credit & Collection Association

513 Baum Building

OKLAHOMA CITY, OKLA.

Collections Handled Promptly

A. W. GARRETT, Mgr.

MARY MILLAREN, Sec.

MERCHANTS GUARANTEE CO.

Credit Information and Collections
Adjustments a Specialty

GEO. W. WEBSTER, Pres.

Merchants Guarantee Building
LANCASTER, PA.

THE HICKOX SYSTEM

Bessemer Building
PITTSBURGH, PA.

5000 References
12 years in business

Collect Profit and Loss Accounts
Anywhere for 50%

THE JAMES-SANFORD AGENCY

NASHVILLE, TENN.

□
Prompt, Efficient Collection Service
Twenty-five Years in Business

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Remit same day as Collect and can give
rating on everyone in Davidson County

**OGDEN, UTAH
MERCHANTS CREDIT BUREAU**

M. STEWART, Mgr.

Bonded for \$5,000.00 to State of Utah

WE GET THE MONEY

Suite 202 Eccles Building
OGDEN, UTAH

KENOSHA RETAILERS ASSN.

KENOSHA, WISC.

□

If We **Don't** Collect
No One Can

POSITIONS WANTED.

A Credit Man of 12 years' experience in Department Stores in the East, 36 years of age, married, desires to make a change. Can furnish the best of references and is equipped to take full charge of the Credit Department of any Retail Business.

Address R. L., c/o Credit World.

"Let us have faith that right makes might and in that faith let us to the end dare to do our duty as we understand it."—Lincoln.

**WISCONSIN,
IOWA,
MINNESOTA**

**COMMERCIAL SERVICE
BUREAU**

THREE OFFICES

314-15 NEWBURG BLDG.

LA CROSSE, WISC.

110 EXCHANGE BLDG.

WINONA, MINN.

206 DUGGAN BLDG.

OSHKOSH, WISC.

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Personal Attention

Given to

All Collections

**DO YOUR OWN COLLECTING
OF OLD ACCOUNTS**

USE our system which is vouched for by hundreds of merchants and backed by our absolute bona fide CASH GUARANTEE.

If it don't get results we refund your money. We do not handle the money; it is sent to you direct from the debtor.

No Commissions—No Lawyer's Fee

National Creditors Publicity Association, Inc.

HOLLAND BUILDING

ST. LOUIS, MO.

Members of

BRANCH OFFICE
BIRMINGHAM, ALA.



BRANCH OFFICE
NASHVILLE, TENN.

TO THE Members of the R. C. M. N. A.

If you want to improve Credits—

If you want to increase Collections—

If you want to have a National office for the exchange of Credit Information—

If you want a National Bad Check Clearing House—

If you want to make a Magazine out of The Credit World—

If you want to make yourself a better Credit Man—

Go out TODAY and get the application for membership of a Retail Merchant.

There are thousands waiting to be asked to join in our work.

Only by increasing our Membership can we get the revenue to make this Organization of great value to the Retailer.

Prove you believe in co-operation by working with the National Office to reach the Ten Thousand Mark before August.

D. J. WOODLOCK, Executive Secretary

Retail Credit Men's National Association

308 Equitable Building
St. Louis, Mo.

Fitting the right man
to the right job—
Personnel Control.



Faster Credit Service—
Far Less Cost.

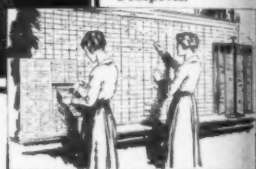


More Orders
from the same
number of
Customers.



Guarding against shortages and
over-stocking—Stock Control.

More Customers from
the same number of
Prospects.



Where your Cost-Records
Stand—Seen in an Instant.

Visible Records

Make Business Control Easier—and Cheaper

JUST glance over the six sketches above—some one or two surely illustrates a place in your business where RAND will prove itself.

Each illustration represents a FACT—a fact which such firms as The Quaker Oats Co., Ford Motor Co., Marshall-Field & Co., Harvard University, Standard Oil Co., Burroughs Adding Machine Co., United Drug Co., Blackstone Hotel, Du Pont Powder Co., and countless other users of RAND Visible System of Card-Records are glad to endorse.

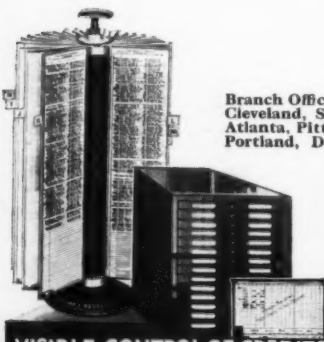
They know! They have tried the old-fashioned card-in-the-box records—they know the difference when using RAND Visible Records. They have found out that record-finding is *seven times faster* with RAND equipment, and that one clerk using RAND does the work of four.

Isn't their experience enough to make you at least inquire as to whether RAND could help your business? A question addressed to the Home Office will receive prompt attention.

DEPT. A-1

THE RAND COMPANY
North Tonawanda, N. Y.

Branch Offices: New York, Chicago, Boston, Buffalo, Philadelphia, Detroit, Cleveland, Syracuse, Providence, Washington, Salt Lake City, San Francisco, Atlanta, Pittsburgh, Kansas City, Baltimore, St. Louis, Dallas, Minneapolis, Portland, Denver, Seattle, Spokane, Tacoma, Los Angeles and Honolulu.



RAND

VISIBLE BUSINESS-CONTROL

RAND will
visualize your
present card-
system.

VISIBLE CONTROL OF CREDITS · PRODUCTION · PERSONNEL · STOCK · SALES · PROMOTION

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